

MEETING MINUTES
2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
KIEN LONG COMMERCIAL JOINT STOCK BANK (KIENLONGBANK)

Today, at 8:40 AM, at the meeting hall on the 5th floor of the Sunshine Center building, 16 Pham Hung Street, Tu Liem Ward, Hanoi City, the Annual General Meeting of Shareholders (hereinafter referred to as: The Meeting) of Kienlong Commercial Joint Stock Bank (hereinafter referred to as: KienlongBank) for the year 2026 (Business Registration Certificate No. 1700197787 issued by the Business Registration Office - Department of Planning and Investment of Kien Giang Province on October 10, 1995; Head office located at 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province) was held online with the following contents:

I. PARTICIPANTS AND THE LEGALITY AND VALIDITY OF THE MEETING:

1. Participants and Guests:

Guests:

- Ms. Nguyen To Phuong Hang - Representative of the Department of Credit Institution Management and Supervision, State Bank of Vietnam.
- Mr. Nguyen Duc Trung - Representative of the Department of Credit Institution Management and Supervision, State Bank of Vietnam.
- Mr. Ho Canh Liem – Deputy Director of the State Bank of Vietnam, Branch 15.
- Ms. Tran Thi Thuy Quyen, Deputy General Director of A&C Auditing and Consulting Co., Ltd. (attending online).
- Mr. Nguyen Quang Chau - Auditing Director, A&C Auditing and Consulting Co., Ltd. (attending online).

KienlongBank Board of Directors (BOD):

- Mr. Tran Ngoc Minh – Chairman of the BOD and other members of the BOD

KienlongBank Supervisory Board (SMB):

- Ms. Do Thi Tuyet Trinh – Head of the SMB and other members of the SMB

KienlongBank Executive Board (EB):



- Mr. Tran Hong Minh – General Director and other members of the EB, Division Directors, Regional Directors and Directors of Departments, Centers, Branches, and Transaction Offices.

Shareholders:

- Shareholders attending as stated in Part II, Section 2 of these Minutes.

2. Legality and Validity of the Meeting

At the opening of the meeting, the total number of shareholders participating was 81, representing 465,420,154 shares, accounting for 80.4709% of the total voting shares. Based on the Enterprise Law, the Law on Credit Institutions, and the Charter of KienlongBank, the 2026 Annual General Meeting of Shareholders of KienlongBank is eligible to proceed as prescribed.

II. PROCEDURES FOR OPENING THE MEETING

1. Mr. Dao Ngoc Tien – On behalf of the Meeting Organizing Committee, read the purpose of the meeting and introduce the delegates attending.

2. Mr. Nguyen Chi Hieu – Head of the Shareholder Eligibility Verification Committee – reported the percentage of shareholders attending the meeting at the opening time of 8:40 AM.

- The total charter capital of KienlongBank is: VND 5,821,705,260,000.

- The total number of shares of KienlongBank is: 582,170,526 shares.

- The total number of shares of KienlongBank after deducting treasury shares is: 578,370,526 shares.

- The total number of shareholders and shareholder representatives invited to the meeting is: 4,644 shareholders, representing 578,370,526 shares of KienlongBank (Based on the shareholder list as of the last registration date for exercising shareholder rights, which is March 24, 2026).

- The total number of shareholders, shareholder representatives, and duly authorized persons attending the meeting as of 8:40 AM was 81 shareholders (including shareholders and duly authorized persons), representing 465,420,154 shares, accounting for 80.4709% of the total voting shares of KienlongBank.

- The number of absent shareholders was 4,563, representing 112,950,372 shares, accounting for 19.5291% of the total shares.

The 2026 Annual General Meeting of Shareholders of KienlongBank is eligible to proceed according to regulations.

3. Shareholders approve the Meeting Agenda, Presiding Committee, Secretariat, Vote Counting Committee, Regulations for Organizing the Online General Meeting of Shareholders and Electronic Voting:

3.1 Shareholders approve the list of the Presiding Committee and the supporting committees of the General Meeting:

Mr. Dao Ngoc Tien – Member of the Organizing Committee introduced the list of the Presiding Committee and the supporting committees of the General Meeting, including:

3.1.1. Presiding Committee:

- Mr. Tran Ngoc Minh, Chairman of the Board of Directors – Presiding;
- Ms. Do Thi Tuyet Trinh, Head of the Supervisory Board – Member of the Presiding Committee;
- Mr. Tran Hong Minh, General Director – Member of the Presiding Committee;

Shareholders vote to approve the list of the Presiding Committee by electronic voting. The percentage of shareholders attending the meeting and casting electronic votes is calculated up to the time the electronic voting system closes the voting period as directed by the Presiding Committee (each common share has 01 vote). The voting results are as follows:

+ Total number of votes in favor: 510,049,674 votes, representing 99.9900% of the total votes cast by shareholders present at the meeting.

+ Total number of votes against: 0 votes, representing 0.0000% of the total votes cast by shareholders present at the meeting.

+ Total number of abstentions: 16,600 votes, representing 0.0033% of the total votes cast by shareholders present at the meeting.

3.1.2. Vote Counting Committee:

- Ms. Hoang Thi Phuong, Member of the Supervisory Board – Head of the Committee;
- Mr. Nguyen Xuan Truong, Director of Operations Center, Technology Division – Member.
- Ms. Pham Thi Hong Phuong, Deputy Director of Risk Management Division – Member;

Shareholders voted to approve the list of the Vote Counting Committee by electronic voting. The percentage of shareholders attending the meeting and casting electronic votes

is calculated up to the time the electronic voting system closes the voting period as directed by the Presiding Committee. The voting results are as follows:

+ Total number of votes in favor: 510,049,874 votes, representing 99.9900% of the total votes cast by shareholders present at the meeting.

+ Total number of votes against: 0 votes, representing 0.0000% of the total votes cast by shareholders present at the meeting.

+ Total number of abstentions: 16,400 votes, representing 0.0032% of the total votes cast by shareholders present at the meeting.

3.1.3. Secretariat appointed by the Presiding Committee:

- Ms. Nguyen Thanh Thuy, Chief of the Board of Directors' Office – Head of the Secretariat;

- Ms. Le Thuong My, Marketing Department Specialist – Member;

- Ms. Luong Minh Anh, Board of Directors' Office Specialist – Member.

3.2 Shareholders Approve the Regulations on Organizing the Online General Meeting of Shareholders and Electronic Voting

Mr. Dao Ngoc Tien – Member of the Organizing Committee – read the Regulations on Organizing the Online General Meeting of Shareholders and Electronic Voting (attached Regulations).

Shareholders voted to approve the Regulations on Organizing the Online General Meeting of Shareholders and Electronic Voting using electronic voting. The percentage of shareholders attending the meeting and casting electronic votes was calculated up to the point when the electronic voting system closed the voting period as directed by the Presiding Committee. The voting results are as follows:

+ Total number of votes in favor: 510,049,874 votes, representing 99.9900% of the total votes cast by shareholders present at the meeting.

+ Total number of votes against: 0 votes, representing 0.0000% of the total votes cast by shareholders present at the meeting.

+ Total number of abstentions: 16,400 votes, representing 0.0032% of the total votes cast by shareholders present at the meeting.

3.3 Shareholders approve the addition of the item “Approval of the policy to change the location of the head office of Kien Long Commercial Joint Stock Bank according to the petition letter of the shareholder group dated April 15, 2026” to the agenda of the 2026 Annual General Meeting of Shareholders:

Shareholders voted to approve the addition of the item "Approval of the policy to change the location of the head office of Kien Long Commercial Joint Stock Bank according to the petition letter of the shareholder group dated April 15, 2026" to the agenda of the 2026 Annual General Meeting of Shareholders by electronic voting. The percentage of shareholders attending the meeting and casting electronic votes is calculated up to the time the electronic voting system closes the voting period as directed by the Presiding Committee. The voting results are as follows:

+ Total number of votes in favor: 272,339,379 votes, representing 53.3893% of the total votes cast by shareholders present at the meeting.

+ Total number of votes against: 237,389,929 votes, representing 46.5378% of the total votes cast by shareholders present at the meeting.

+ Total number of abstentions: 336,966 votes, representing 0.0661% of the total votes cast by shareholders present at the meeting.

3.4 Shareholders approve the Meeting Agenda:

Mr. Dao Ngoc Tien – Member of the Organizing Committee read the Agenda for the 2026 Annual General Meeting of Shareholders (*According to the attached Agenda*).

Shareholders voted to approve the Agenda for the 2026 Annual General Meeting of Shareholders by electronic voting. The percentage of shareholders attending the meeting and casting electronic votes is calculated up to the time the electronic voting system closes the voting period as directed by the Presiding Committee. The voting results are as follows:

+ Total number of votes in favor: 510,049,874 votes, representing 99.9900% of the total votes cast by shareholders present at the meeting.

+ Total number of votes against: 0 votes, representing 0.0000% of the total votes cast by shareholders present at the meeting.

+ Total number of abstentions: 16,400 votes, representing 0.0032% of the total votes cast by shareholders present at the meeting.

III. CONTENT OF REPORTS AND PRESENTATIONS PRESENTED AND VOTED ON:

The shareholders attending the meeting heard the reports of the Board of Directors, the Supervisory Board, and the Executive Board, along with the relevant presentations:

1. Report No. 01/BC-HĐQT dated April 1, 2026, of the Board of Directors on the activities in 2025 and the plan for 2026 (Attached document).

2. Report No. 126/BC-NHKL dated April 1, 2026, of the Executive Board on the business results in 2025 and the business plan for 2026 (Attached document).

2.1 Key indicators of business results in 2025:

Unit: Billion VND, %

Items	2025 Performance	2025 Plan Achievement (%)
1. Total Assets	103.303	101,28
2. Total Funding	91.361	98,24
3. Outstanding Loans	71.588	100,83
4. Non-Performing Loan Ratio (%)	1,57	
5. Profit Before Tax	2.322,70	168,43

2.2 Key targets of the consolidated business plan for 2026:

Unit: Billion VND, %

Items	Actual performance in 2025	Plan for 2026	Increase/Decrease (+/-) in 2026 plan compared to actual performance in 2025	
			Amount	Percentage (%)
1. Total Assets	103.303	117.125	13.822	13,38
2. Total Funding	91.361	102.498	11.137	12,19
3. Outstanding Loans	71.588	80.178 (*)	8.590	12,00
4. Non-Performing Loan (NPL) Ratio (%)	1,57	< 3,0		
5. Profit Before Tax	2.322,70	2.600	277	11,94
6. Expected percentage of shares issued to increase charter capital (%)	60,00	29,50 (**)		

(*) Credit growth plan: To be implemented according to the rate permitted by the State Bank of Vietnam.

(**) Share issuance plan: To be implemented according to the rate approved by the competent State agency.

3. Report No. 05/BC-BKS dated April 1, 2026 of the Supervisory Board on the activities in 2025 and the activity plan for 2026 (Attached document).

4. Other submissions:

4.1 Submission No. 01/TTr-HĐQT dated April 1, 2026 of the Board of Directors of KienlongBank on the approval of the audited consolidated financial statements for 2025 (Attached document).

4.2 Submission No. 02/TTr-HĐQT dated April 1, 2026 of the Board of Directors of KienlongBank on the profit distribution plan for 2025 (Attached document), details as follows:

Unit: VND

No	Items	Consolidated	Separate	Note
1	Profit before tax	2.322.695.676.452	2.311.692.879.478	
2	Corporate income tax	466.517.826.340	464.317.009.755	
3	Profit after tax	1.856.177.850.112	1.847.375.869.723	(1)-(2)
4	Allocation of funds	352.673.791.521	351.001.415.247	(a)+(b)
a	Capital reserve fund (*)	185.617.785.011	184.737.586.972	(3) x 10%
b	Financial reserve fund (*)	167.056.006.510	166.263.828.275	[(3)-(4.a)]x10%
5	Remaining profit after allocation of funds	1.503.504.058.591	1.496.374.454.476	(3)-(4)
6	Remaining profit from previous years	21.481.520.000	21.481.520.000	
7	Cumulative remaining profit	1.524.985.578.591	1.517.855.974.476	(5) + (6)
8	Capital reserve fund as of December 31, 2025	217.719.146.719	209.229.214.482	
9	Remaining profit and Capital reserve fund 2025	1.742.704.725.310	1.727.085.188.958	(7) + (8)
10	Used to implement capital increase (**)	1.706.193.050.000	1.706.193.050.000	Use source (9)
11	Number of outstanding shares	578.370.526	578.370.526	Excluding Treasury Stock
12	Charter capital	5.821.705.260.000	5.821.705.260.000	
13	Share issuance ratio to increase charter capital (***)		29,50%	(10)/(11)/10.000

14	Capital reserve fund 2025 remaining after dividend distribution	8.489.932.237	0	
15	Cumulative remaining profit	28.021.743.073	20.892.138.958	

(*): These are mandatory funds that must be deducted from after-tax profits according to current law.

(**): This includes using from the supplementary capital reserve fund of VND 209,229,214,482 and from retained earnings of VND 1,496,963,835,518.

(***): This will only be implemented after the General Meeting of Shareholders approves the capital increase plan.

4.3 Submission No. 03/TTr-HĐQT dated April 1, 2026, from the Board of Directors of KienlongBank regarding the capital increase plan for 2026 (Attached document).

4.4 Submission No. 04/TTr-HĐQT dated April 1, 2026, from the Board of Directors of KienlongBank regarding the listing of KienlongBank bonds issued to the public (Attached document).

4.5 Proposal No. 05/TTr-HĐQT dated April 1, 2026, from the Board of Directors of KienlongBank regarding the selection of an independent auditing firm for the 2027 fiscal year (Attached document).

4.6 Proposal No. 06/TTr-HĐQT dated April 1, 2026, from the Board of Directors of KienlongBank regarding the authorization and assignment of tasks to the Board of Directors to decide on certain matters within the authority of the General Meeting of Shareholders (Attached document).

4.7 Proposal No. 07/TTr-HĐQT dated April 23, 2026, from the Board of Directors of KienlongBank regarding the approval of the policy to change the location of the head office of Kienlong Commercial Joint Stock Bank according to the petition letter of the shareholder group dated April 15, 2026 (Attached document).

5. Shareholder Discussion and Contribution

Shareholders discussed and contributed opinions on the contents related to the aforementioned Reports and Presentations. The Presiding Committee directly and fully answered the issues of concern to shareholders. All shareholders agreed and had no further comments.

For questions submitted by shareholders that were not answered, KienkongBank will send written responses to the shareholders who submitted the questions.

(The questions and answers are recorded in the document attached to this Minutes)

6. Voting on the Reports and Presentations

Shareholders conducted electronic voting to approve the Reports and Presentations mentioned in point 4, section III of these Minutes. The percentage of shareholders attending the meeting and casting electronic votes was calculated up to the time the electronic voting system closed the voting period as directed by the Presiding Committee.

The voting results are as follows:

No	Content	Agree		Disagree		No opinion	
		Number of votes	Voting percentage / Total number of votes in force (%)	Number of votes	Voting percentage / Total number of votes in force (%)	Number of votes	Voting percentage / Total number of votes in force (%)
1	Approval of the Board of Directors' (BOD) Activity Report for 2025 and the 2026 Activity Plan	532.172.091	99,9411	0	0,0000	0	0,0000
2	Approval of the 2025 Business Performance Report and the 2026 Business Plan	532.172.091	99,9411	0	0,0000	0	0,0000
3	Approval of the Supervisory Board's (SBO) Report on its 2025 activities and the 2026 activity plan	532.172.091	99,9411	0	0,0000	0	0,0000
4	Approval of the Audit Report on the Consolidated Financial Statements for 2025	532.146.591	99,9363	0	0,0000	25.500	0,0048
5	Approval of the 2025 Profit Distribution Plan	532.171.891	99,9411	0	0,0000	200	0,0000
6	Approval of the 2026 Capital Increase Plan	532.172.091	99,9411	0	0,0000	0	0,0000
7	Approval of the Public Listing of KienlongBank Bonds	294.766.425	55,3567	0	0,0000	237.405.666	44,5844
8	Approval of the Selection of an Independent Auditing	532.172.091	99,9411	0	0,0000	0	0,000

No	Content	Agree		Disagree		No opinion	
		Number of votes	Voting percentage / Total number of votes in force (%)	Number of votes	Voting percentage / Total number of votes in force (%)	Number of votes	Voting percentage / Total number of votes in force (%)
	Firm for the 2027 Financial Year						
9	Approval of the Authorization and Assignment of Tasks to the BOD to Decide on Certain Matters Within the Authority of the General Meeting of Shareholders	294.789.116	55,3610	237.382.975	44,5802	0	0,000
10	Approval of the Policy to Change the Location of Kienlong Commercial Bank's Head Office as Permitted by the Shareholder Group's Letter of Recommendation dated April 15, 2026	291.439.266	54,7319	237.380.316	44,5797	100	0,000

7. Resolutions of the General Meeting of Shareholders.

7.1 Approval of the Board of Directors' Activity Report for 2025 and operational orientation for 2026 as per Report No. 01/BC-HĐQT dated April 1, 2026 (Attached document).

7.2 Approval of the Executive Board's Report on business performance in 2025 and business plan for 2026 as per Report No. 126/BC-NHKL dated April 1, 2026 (Attached document).

7.3 Approval of the Supervisory Board's Report on activities in 2025 and operational plan for 2026 as per Report No. 05/BC-BKS dated April 1, 2026 (Attached document).

7.4 Approval of the Audit Report on the Consolidated Financial Statements for 2025 as per the Board of Directors' Proposal No. 01/TTr-HĐQT dated April 1, 2026 (Attached document).

7.5 Approval of the Profit Distribution Plan for 2025 as per the Board of Directors' Proposal No. 02/TTr-HĐQT dated April 1, 2026 (Attached document).

7.6 Approval of the Capital Increase Plan for 2026 as per the Board of Directors' Proposal No. 03/TTr-HĐQT dated April 1, 2026 (Attached document).

7.7 Approval of the Listing of KienlongBank's Publicly Issued Bonds as per the Board of Directors' Proposal No. 04/TTr-HĐQT dated April 1, 2026 (Attached document).

7.8 Approval of the selection of an independent auditing firm for the 2027 fiscal year as per the Board of Directors' Proposal No. 05/TTr-HĐQT dated April 1, 2026 (attached document).

7.9 Approval of the authorization and assignment of tasks to the KienlongBank Board of Directors to decide on certain matters within the authority of the General Meeting of Shareholders as per the Board of Directors' Proposal No. 06/TTr-HĐQT dated April 1, 2026 (attached document).

7.10 Approval of the policy to change the location of the head office of Kienlong Commercial Joint Stock Bank as per the shareholder group's petition dated April 15, 2026, as per the Board of Directors' Proposal No. 07/TTr-HĐQT dated April 23, 2026 (attached document).

8. Approval of the Meeting Minutes

8.1 Ms. Le Thuong My, on behalf of the Secretariat, read the full text of the draft Meeting Minutes to all shareholders attending the 2026 Annual General Meeting.

8.2 Mr. Tran Ngoc Minh – Chairman of the Board, requested shareholders to approve the Minutes of the 2026 Annual General Meeting. Shareholders voted to approve the content of the Meeting Minutes by electronic voting. The percentage of shareholders attending the meeting and casting electronic votes was calculated up to the time the electronic voting system closed the voting period as directed by the Chairman of the Board. The voting results are as follows:

+ Total number of votes in favor: 294,801,670 votes, representing 55.3633% of the total votes entitled to vote at the Session;

+ Total number of votes against: 237,380,166 votes, representing 44.5796% of the total votes entitled to vote at the Session;

+ Total number of abstentions: 0 votes, representing 0.0000% of the total votes entitled to vote at the Session.

8.3 The General Meeting of Shareholders unanimously agreed to authorize the Presiding Committee to sign the meeting minutes and to authorize Mr. Tran Ngoc Minh, Chairman of the Board of Directors, to sign and issue the Resolution of the 2026 Annual General Meeting of Shareholders on behalf of the Presiding Committee.

IV. CLOSING OF THE MEETING:

Mr. Tran Ngoc Minh, Chairman of the Board of Directors, on behalf of the Presiding Committee, thanked the guests and all KienlongBank shareholders for attending the meeting, contributing to the successful conclusion of the 2026 Annual General Meeting of Shareholders, and declared the meeting closed.

The minutes were completed at 12:00 PM on the same day and were made in six identical copies. These minutes of the meeting, along with the minutes of the shareholder eligibility verification, the minutes of the vote counting, and related documents, are filed in the records of the Annual General Meeting of Shareholders of Kien Long Commercial Bank in 2026 at the Bank's Head Office and reported to the relevant competent authorities as prescribed.



Mr. Tran Ngoc Minh
Chairman of the Board of Directors

Mr. Tran Hong Minh
General Director

Ms. Do Thi Tuyet Trinh
Head of the Supervisory Board

SECRETARIAT

Ms. Nguyen Thanh Thuy

Head of the Board of Directors Secretariat



Ms. Le Thuong My
Marketing Specialist



Ms. Luong Minh Anh
Board Secretariat Specialist

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Shareholder questions and answers from the Presiding Committee

(2026 Annual General Meeting of Shareholders – KienlongBank)

Question 1 (Shareholder ID: KLB.004595):

I noticed that the Bank recorded very strong profits last year, significantly exceeding its targets. What were the primary drivers behind this performance, and can the Bank sustain this momentum going forward?

Response:

Fiscal year 2025 marked a historic breakthrough for KienlongBank, as the Bank surpassed the VND 2,000 billion profit threshold for the first time, propelling its Return on Equity (ROE) and Return on Assets (ROA) into the Top 5 across the entire banking sector.

This achievement was built upon the solid foundation accumulated through a successful organizational restructuring carried out continuously from 2021 to date.

In addition to that structural foundation, three key growth drivers distinguished fiscal year 2025:

First, KienlongBank concentrated on targeted credit growth, focusing on customer segments with high value-chain exploitation potential — establishing a platform for sustained long-term growth.

Second, the Bank exercised precise market forecasting and optimized its funding structure across both Market 1 (retail deposits) and Market 2 (interbank market), capitalizing on low-cost funding at each phase of the interest rate cycle to significantly enhance its Net Interest Margin (NIM).

Third, digital transformation and organizational streamlining delivered results that exceeded expectations, achieving substantial reductions in operating expenditure.

Looking ahead to 2026, KienlongBank is confident that these three drivers will remain the core pillars of growth. Digital transformation and organizational efficiency will continue to serve as the most robust anchors, while the first two drivers will require adaptive adjustments in response to evolving market dynamics — a challenge our team is fully equipped to navigate.

Question 2 (Shareholder ID: KLB.004043):

The annual report indicates that deposit mobilization reached 98.24% of the target, slightly below plan. Given the recent sharp rise in deposit interest rates, how does Management assess this pressure, and what mitigation strategies are in place?

Response:

Thank you for this highly focused and pertinent question. We would like to provide the following clarification:

One of the three key breakthrough drivers of 2025 was precisely KienlongBank's optimization of its funding mix. Although deposit mobilization fell marginally short of the quantitative target at 98.24%, the Bank simultaneously achieved two more strategically important objectives: efficiency, with NIM for fiscal year 2025 reaching above 4.15% per annum; and financial safety, with both the liquidity reserve ratio and the Loan-to-Deposit Ratio (LDR) fully compliant with State Bank of Vietnam (SBV) regulations.

Entering 2026, rising deposit rates in Q1 and intensifying competition in the capital market are objective realities. However, leveraging its market forecasting capability, KienlongBank recorded net deposit growth of approximately VND 1,200 billion in Q1/2026, fully meeting 100% of its credit plan while remaining in strict compliance with the SBV's liquidity safety requirements.

We are also pleased to share with the General Meeting that, following a recent meeting with credit institutions, the Governor of the SBV issued guidance on lowering deposit interest rates. To date, 29 credit institutions — including KienlongBank — have simultaneously reduced their deposit rates. With the SBV's directive and the collective commitment of credit institutions, we are confident that Market 1 deposit rates will stabilize in the near term.

Question 3 (Shareholder ID: KLB.003423):

I understand the Bank significantly reduced its headcount last year. Was this the primary factor behind the cost reduction? And will the departure of experienced staff negatively impact service quality?

Response:

Thank you for your interest in our cost efficiency initiatives — this represents one of KienlongBank's key endeavors in 2025.

In reality, KienlongBank is not merely 'downsizing' but rather 'streamlining' its organization. This process is coupled with a transition to a centralized management model and the robust integration of digital technology, particularly artificial intelligence.

The results speak for themselves: following restructuring, the productivity of our frontline sales staff increased by over 50%, while that of support and operations personnel utilizing digital technology improved by nearly 20%. This productivity uplift is the substantive basis through which KienlongBank reduced its Cost-to-Income Ratio (CIR) by more than 10 percentage points compared to 2024, bringing it down to 40%.

Concurrently, the adoption of a Cost Center model for granular expenditure management at each cost category has been a significant contributor to this impressive performance.

Question 4 (Shareholder ID: KLB.000754):

Digital banking is a sector-wide imperative. How does KienlongBank assess its current competitive positioning in this race, and what are its key strengths and weaknesses relative to direct competitors?

Response:

As early as 2021, KienlongBank aggressively executed its 'Digital Era Breakthrough' strategy, setting a clear objective to become a comprehensive digital bank and a pioneer in the application of digital technology and Artificial Intelligence.

To date, KLB has realized numerous milestones in its digital transformation journey:

- 98% of KienlongBank's transactions are now conducted through digital banking channels - a remarkably high ratio compared to peer institutions - reflecting a robust digital ecosystem and a highly digitally-mature customer base. This provides KienlongBank with a significant competitive advantage as it firmly pursues its digital banking trajectory.

- The Bank's digital ecosystem and intelligent cashless payment solutions
 - including the STM network, the Paybox and Myshop suite, recipients of the 'Breakthrough Cashless Payment Solution' Better Choice Award
 - enable 24/7 seamless customer connectivity.
- Furthermore, KLB is among the handful of banks that have been early and assertive adopters of AI to enhance productivity and accelerate business and operational execution. KienlongBank considers this capability to be the central nucleus of its digital banking model going forward.
- Additionally, KienlongBank is actively expanding its digital partnerships and integrating with strategic commercial platforms, creating a competitive edge in the design of proprietary and differentiated banking products.

In the new phase, 2026-2030, KienlongBank will accelerate the realization of its goal of becoming a truly digital bank; a purely digital bank, with strategies for a "Non-Sleep Bank," Smart Transaction Offices, and an Embedded Banking Ecosystem, in line with the digital government and serving digital citizens.

We set the goal of transforming into a truly digital bank, a purely digital bank, as both a strategic objective and a commitment to implementation for this new phase.

Question 5 (Shareholder ID: KLB.003687):

After such a strong profit performance last year, why has Management set a profit growth target of only 12% for this year? Is the Board being overly conservative?

Response:

The 2026 business plan was developed as early as late 2025, based on a comprehensive analysis encompassing: the competitive advantages of each customer segment, partnership potential, expected efficiency gains from digital transformation and AI, macro-economic policy direction from the Government, and the SBV's credit policy guidance.

Following thorough analysis and deliberation, the Board of Directors (BOD) selected and approved a business plan formulated on a prudent basis - one that preserves sufficient headroom to navigate the complexities and uncertainties of the

market environment - before presenting it to the General Meeting of Shareholders for consideration.

For an objective benchmark: KienlongBank's analysis of the average profit growth rate of the 20 largest banks in the system for 2026 indicates a consensus estimate of approximately 14% - not materially higher than the scenario KienlongBank has proposed.

We are confident that, underpinned by our focused strategy for 2026, the stated profit target is entirely achievable.

Question 6 (Shareholder ID: KLB.004498):

What distinguishes KienlongBank's 2026 credit development strategy from previous years?

Response:

This matter was addressed in the Management Board's presentation. We would like to summarize the three strategic priorities:

Consistent with a prudent credit development orientation for 2026, KienlongBank will execute its lending strategy along three core directions:

First, channeling credit toward manufacturing and business activities, priority sectors, and economic growth drivers as directed by the Government and the SBV - with particular emphasis on financing key national and local infrastructure and capital projects.

Second, innovating credit delivery methodologies - shifting decisively toward value-chain and supply-chain lending, underpinned by cash flow analysis and real transaction payment data. For target customer segments, KienlongBank will more aggressively deploy value-chain credit packages to maximize the full potential of each customer portfolio.

Third, accelerating green finance - providing financing for clean agriculture, sustainable rural development, renewable energy, and environmentally responsible business models — in alignment with KienlongBank's Environmental, Social, and Governance (ESG) sustainable development strategy.

Question 7 (Shareholder ID: KLB.003687):

Given the Bank's strong profitability, why aren't shareholders receiving a cash dividend?

Response:

We fully understand and empathize with shareholders' desire for cash dividends - a completely legitimate expectation. KienlongBank currently operates with a charter capital that remains relatively modest in relation to its growth potential, and the Bank is in a phase of strong acceleration that demands robust internal financial resources. Maintaining a scrip dividend (stock dividend) rather than a cash distribution not only provides the Bank with the capital necessary for expansion, but also creates superior long-term shareholder value: as KienlongBank grows strongly, the intrinsic value of each share appreciates accordingly - the most sustainable path to wealth creation.

As evidence of this value proposition: in 2025, shareholders received a stock dividend of up to 60%, with KLB recording the highest share price appreciation rate in the banking sector at 131%. In the current year 2026, subject to General Meeting approval, shareholders are expected to receive a stock dividend of 29.5% - placing KienlongBank among the top dividend-paying banks this year. These figures are a tangible testament to the value KienlongBank delivers to its shareholders.

We sincerely ask for shareholders' continued support and confidence in the strategic roadmap that KienlongBank is steadfastly executing.

Question 8 (Shareholder ID: KLB.000229):

What was the non-performing loan (NPL) situation in 2025, and what is the outlook for NPLs in 2026?

Response:

This is a highly technical question on risk management — we are pleased to provide a detailed response.

As of December 31, 2025, KienlongBank's non-performing loans (NPL Groups 3–5) stood at approximately VND 1,334 billion, with an NPL ratio of 1.57% - a slight improvement from 1.60% in 2024, demonstrating the Bank's effective management of credit portfolio quality.

Regarding provisioning, KienlongBank proactively maintained provision levels at appropriate magnitudes - comprising general provisions of approximately

VND 78 billion and specific provisions of approximately VND 746 billion — to sustain an NPL coverage ratio of 88%, in line with the industry average.

This is a deliberate strategic choice: KienlongBank prioritizes building a robust “safety buffer” for its lending portfolio. This philosophy of sustainable development is the foundation from which the Bank pursues increasingly ambitious objectives.

Furthermore, KienlongBank’s current NPL portfolio consists predominantly of small-balance facilities, all secured by real estate collateral assessed as having high liquidity value — providing a sound and feasible basis for debt resolution and recovery.

With a cautious risk appetite and strong bad debt recovery capabilities, KienlongBank is confident it can continue to maintain a low non-performing loan ratio, achieving the target of below 2% as presented to and approved by the General Shareholders' Meeting.

Question 9 (Shareholder ID: KLB.001638):

The documents mention digital banking extensively. What is KienlongBank’s specific roadmap for achieving its digital banking objectives?

Response:

In 2025, KienlongBank developed a Technology Development Master Plan for the 2026–2030 period, with a vision to become a comprehensive digital bank - a leader in operational efficiency - playing the role of orchestrator and facilitator of financial and payment ecosystems for customers’ daily needs.

For the new strategic phase, a detailed year-by-year roadmap has been established, with progressive upgrades aligned with international standards. The Bank will accelerate its realization of the goal of becoming a truly digital — and pure-play digital - bank, anchored by three strategic pillars: the “Always-On Bank,” the “Smart Transaction Office,” and the “Embedded Banking Ecosystem,” in support of Vietnam’s digital government agenda and in service of digital citizens.

KienlongBank has enshrined the transformation into a truly digital bank as both a strategic objective and an unwavering implementation commitment for the new phase.

Question 10 (Shareholder ID: KLB.004314):

The relocation of the Head Office to Dong Nai is a significant strategic decision. In Management's assessment, what are the most compelling advantages justifying this move?

Response:

An evaluation of the potential benefits of relocating the Head Office to Dong Nai was set out in the resolution submitted to the General Meeting. I would therefore like to share some additional perspectives here.

This represents a new strategic initiative for KienlongBank. Consistent with our 2026–2030 orientation as a truly digital bank, KienlongBank will intensify its collaboration with local authorities and accelerate the deployment of digital banking technology across multiple provinces and municipalities. We recognize that Dong Nai is positioned to become a key strategic territory for KienlongBank, given its urban planning framework centered on smart city, science, and innovation prerogatives.

Dong Nai has assembled the full prerequisites to become a centrally-administered municipality - a critical growth pole for the national economy.

Should the General Meeting approve the resolution, KienlongBank will establish itself as the first and only joint-stock commercial bank to headquarter in Dong Nai Province, contributing approximately VND 1,000 billion in tax revenues in the initial years - a clear expression of KLB's commitment to co-creating a Smart City in Dong Nai.

By positioning itself at the heart of an emerging "economic super-metropolis and smart city" - a pivotal growth engine for the nation - KienlongBank will unquestionably command superior positioning for breakthrough growth, generating enhanced value for shareholders, customers, and the broader community.

Question 11 (Shareholder ID: KLB.001065):

I am currently a staff member of KienlongBank. I am keen to understand the Bank's human resources development policies and income outlook for 2026.

Response:



We are deeply grateful to those shareholders who not only place their trust in KienlongBank but also dedicate their efforts to the Bank's growth. We are proud to share that, in tandem with the Bank's breakthrough profit performance from 2021 to 2025, the average compensation of KienlongBank staff has doubled compared to the end of 2020. Entering the new phase, KienlongBank's Human Capital Strategy focuses on three objectives:

First, upgrading the 5.0 Competency Framework (Solid professional knowledge, strong technical proficiency, refined interpersonal skills, digital technology fluency, and the ability to collaborate with AI assistants). With respect to digital human capital - encompassing not only technology professionals but also staff who are proficient users of digital tools and "AI co-workers" - KienlongBank will substantially increase the proportion of such talent in 2026. The goal is for all staff to apply digital technology and AI in their daily work.

Second, continuing to restructure the workforce toward a higher proportion of revenue-generating roles, while progressively streamlining operational support headcount in line with the maturity of digital technology and AI deployment.

Third, increasing compensation and benefits in direct alignment with individual and institutional performance, incentivizing and retaining high-value human capital.

With the talent elevation strategy for 2026, we are confident in creating conditions for commensurate income growth for every KienlongBank staff member.

Question 12 (Shareholder ID: KLB.001981):

What is the Bank currently using AI for, and is it safe?

Response:

In 2025, KienlongBank successfully piloted Kiloba AI — a proprietary Generative AI platform developed internally — which has functioned as an intelligent digital assistant across multiple operational functions. Initial results have been highly encouraging, with a 30% reduction in processing time for the functions where it has been deployed.

Entering 2026, KienlongBank is advancing AI to the next stage — transitioning to AI as a digital employee, participating directly in all activities under an "AI co-work" model, where AI collaborates alongside staff in every

operational workflow and provides 24/7 customer support across all banking needs.

Under this orientation, AI will become an indispensable component of every product, every process, and every management decision — creating the foundation for KienlongBank's sustainable competitive advantage.

The SBV is currently drafting and is expected to issue an AI governance framework for the banking sector in Q2/2026. In the interim, KienlongBank has proactively developed its own internal standards for the development, management, and supervision of AI applications — to maximize the capabilities and benefits AI can deliver while rigorously managing risk, including guarding against algorithmic bias inherent in AI systems.

Question 13 (Shareholder ID: KLB.003202):

I've noticed that KienlongBank is recruiting on a large scale for senior customer relationship management positions while simultaneously pursuing a streamlining strategy. Are these two objectives contradictory?

Response:

This question touches on one of the most strategically significant shifts at KienlongBank in 2026. The campaign to recruit over 1,000 senior client specialists and wealth management professionals reflects KienlongBank's strategic direction to expand its service delivery capacity — particularly for the urban, high-income customer segment, which is growing in tandem with the development of the economy. This segment exhibits an increasing and increasingly diversified demand for asset management, personal financial planning, and individual investment services.

To serve this demand, KienlongBank is deploying a specialized advisory sales force — personal financial solution consultants who provide customized services ranging from savings and accumulation plans, diversified investment products, and cash flow management to long-term financial planning — all built upon KienlongBank's product and service platform and its technology and financial partners.

In parallel with the recruitment of new talent, KienlongBank continues to streamline its operational organization in line with the maturity of its technology

capabilities, thereby continuing to increase per-employee productivity and income across the organization.

Question 14 (Shareholder ID: KLB.004043):

KLB's share price is currently trading below book value and below its listing price, despite the Bank reporting strong profits. What specific plans does Management have to improve shareholder value, beyond continuing to enhance financial performance?

Response:

Share prices in the market are determined by supply and demand dynamics and are influenced by multiple external factors. Recently, the Vietnamese stock market has been impacted by geopolitical volatility and global trade tensions, causing the trading prices of many securities to temporarily fail to reflect their intrinsic value and growth potential.

From KienlongBank's perspective, we are fully confident that our above-expectation profit results, Top 5 sector-wide profitability metrics, and well-controlled NPL ratios are all compelling evidence of KLB's true intrinsic value and powerful growth trajectory.

We are not satisfied with the current market situation and are actively implementing three groups of targeted initiatives: (1) Enhancing disclosure and financial transparency in accordance with international standards; (2) Strengthening investor relations and shareholder engagement activities; (3) Most critically, continuing to deliver increasingly superior financial results.

We recognize that our shareholders deserve to see the value of their investment appropriately recognized and reflected in the market.

Question 15 (Shareholder ID: KLB.002349):

Does the Bank plan to open additional transaction points in 2026?

Response:

Within the overarching strategy for both the completed 2021–2025 phase and the forthcoming 2026–2030 phase, KienlongBank has determined that physical branch and transaction network expansion is no longer a primary competitive imperative in the digital era. This is a sector-wide trend: in 2025

alone, major banks including VietinBank, BIDV, Vietcombank, Agribank, and Sacombank collectively rationalized a total of 166 branches and transaction offices.

Building on the success of its digital transformation - with 98% of transactions already conducted through digital channels - KienlongBank will, in the next phase, continue to migrate in-branch counter transactions to digital channels. This will create the operational capacity to strategically realign its physical footprint in accordance with target customer segment priorities and to rationalize its network more efficiently starting from 2026.

Our guiding principle throughout this process is unwavering: customer interests and customer experience will always take precedence. Every network reorganization must ensure that customers are served better - not worse - than before.

Question 16 (Shareholder ID: KLB.004498):

The Bank's charter capital remains relatively low. What is the roadmap for capital augmentation going forward? Are there plans to invite a strategic investor?

Response:

It is accurate that over the past two-plus years, KienlongBank has primarily increased its charter capital through internal sources via scrip dividends (stock dividends). This approach has not produced the step-change increase in capital scale achieved by some peer institutions.

However, with our current capital base, KienlongBank continues to fully satisfy all capital adequacy requirements stipulated by the SBV and to support its business growth needs.

Looking ahead, when market conditions and other enabling factors align favorably, the Board of Directors will present to the General Meeting for consideration more transformative capital-raising options: rights issues to existing shareholders at higher ratios, or placements to strategic investors both domestically and internationally.

These instruments will be important tools for KienlongBank to build the genuine financial firepower required for the next phase of development. A detailed capital plan will be presented to shareholders at an upcoming General Meeting in the not-too-distant future.

Question 17 (Shareholder ID: KLB.001864):

In recent times, certain KienlongBank branches in the Southern region have reportedly been sanctioned by the SBV for serious violations of credit regulations. Additionally, there have been recent reports of customers losing funds from their accounts. Could Management provide a more detailed clarification of these matters and the current status of remediation?

Response:

Routine inspection and examination activities identified certain irregularities and procedural violations at a small number of KienlongBank branches. Corrective actions were implemented promptly at all affected branches immediately upon identification. As of the present, the vast majority of remediation measures have been fully completed.

With respect to the incident recently reported in the media concerning a **customer who was defrauded of VND 5 billion by an individual impersonating a bank employee**, the Presiding Board would like to respond as follows:

This is a regrettable incident exhibiting **the hallmarks of sophisticated cybercrime and bank employee impersonation fraud**. The Bank extends its deepest sympathy to the customer for the losses suffered in this matter.

Upon learning of the incident, the Bank proactively reported it to, and has been closely cooperating with, the police authorities to verify and clarify all circumstances related to **this high-technology fraud**.

The case is currently under formal investigation in accordance with applicable law. The affected customer and the Bank are awaiting official findings from the competent authorities to ensure accuracy, objectivity, and thorough resolution of the matter.

The Bank is committed to accompanying and supporting the customer throughout the entire resolution process.

As widely communicated by the media and banking institutions alike, cybercrime is becoming increasingly sophisticated. Both the SBV and banks continuously upgrade regulatory frameworks and security systems to protect customers.

We once again strongly advise all customers to exercise extreme vigilance against high-technology fraud when conducting online transactions: never disclose

your One-Time Password (OTP) or login credentials to anyone, including bank staff; and never access suspicious hyperlinks, to ensure the security of your accounts and personal financial data.

We would like to express our sincere gratitude to our shareholders.



Rach Gia, April 23, 2026

MEETING AGENDA
ANNUAL GENERAL SHAREHOLDERS' MEETING 2026
April 23rd, 2026

Meeting format: Online.

No.	AGENDA CONTENT	Time
I	OPENING SESSION	8h00'
1	Shareholders/proxies of shareholders log in directly to the EzGSM system at the electronic information page klb.ezgsm.ftps.com.vn . The online EZGSM system will open 24 hours prior to the opening session for registration and voting.	
II	ADMINISTRATIVE PROCEDURES OF THE MEETING	8h30' - 9h00'
1	Statement of reasons, introduction of meeting participants	
2	Report on the verification of shareholders' eligibility	
3	Introduction and voting on the following: + List of members of the Chairperson's Committee + List of members of the Vote Counting Committee + Meeting agenda + Regulations on organizing the online General Shareholders' Meeting and electronic voting	
4	Chairperson appoints the Secretariat to assist in the meeting	
III	MEETING SESSION	9h00' - 11h00'
1	Opening speech	
2	Presentation of reports, including: 1. Report No. 01/BC-HDQT dated April 01, 2026, by the Board of Directors (BOD) regarding 2025 activities and the 2026 operational plan. 2. Report No. 126/BC-NHKL dated April 01, 2026, by the Board of Management (BOM) regarding 2025 business performance and the 2026 business plan. 3. Report No. 05/BC-BKS dated April 01, 2026, by the Supervisory Board regarding 2025 activities and the 2026 operational plan.	

No.	AGENDA CONTENT	Time
	<p>4. Proposal No. 01/TTr-HDQT dated April 01, 2026, by the BOD regarding the 2025 Consolidated Audited Financial Statements.</p> <p>5. Proposal No. 02/TTr-HDQT dated April 01, 2026, by the BOD regarding the 2025 Profit Distribution Plan.</p> <p>6. Proposal No. 03/TTr-HDQT dated April 01, 2026, by the BOD regarding the 2026 Charter Capital Increase Plan through the issuance of shares to increase share capital from owner's equity to existing shareholders.</p> <p>7. Proposal No. 04/TTr-HDQT dated April 01, 2026, by the BOD regarding the Listing of Public Offering Bonds issued by KienlongBank.</p> <p>8. Proposal No. 05/TTr-HDQT dated April 01, 2026, by the BOD regarding the Selection of an independent audit firm for the 2027 fiscal year</p> <p>9. Proposal No. 06/TTr-HDQT dated April 01, 2026, by the BOD regarding the Authorization and assignment of tasks to the Board of Directors to decide on certain matters within the authority of the General Meeting of Shareholders</p> <p>10. Proposal No. 07/TTr-HDQT dated April , 2026 by the Board of Directors on the Approval in principle of the relocation of KienlongBank's Head Office per the Shareholders' Proposal dated April 15, 2026.</p>	
3	Discussion and voting on the matters mentioned in item 2	
4	Announcement of voting results for the matters in item 2	
5	Guidance speech by the representative of the State Bank of Vietnam (if any)	
6	The Presidium acknowledges and incorporate the directives from the SBV (if any)	
IV	SUMMARY AND CLOSING SESSION	11h00' - 11h30'
1	Approval of the Meeting Minutes	
2	Closing remarks	

ORGANIZING COMMITTEE

**KIEN LONG COMMERCIAL
JOINT STOCK BANK**

**SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness**

No: 01/QD-DHDCD

Rach Gia, April 23rd, 2026

DECISION

On the promulgation of the Regulation on the Organization of online General Meeting of Shareholders and electronic voting

**THE GENERAL MEETING OF SHAREHOLDERS
KIEN LONG COMMERCIAL JOINT STOCK BANK**

- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17th, 2020;
- Pursuant to Law on Credit Institutions No. 32/2024/QH15 dated January 18th, 2024;
- Pursuant to current Charter of Kien Long Commercial Joint Stock Bank (KienlongBank);

DECISION:

Article 1. To promulgate together with this Decision the “Regulation on the Organization of online General Meeting of Shareholders and electronic voting” of Kienlong Bank.

Article 2. Shareholders, members of the Board of Directors, members of the Board of Supervisors, the Board of Management, Divisions, Departments/Centers at the Head Office, Branches, Transaction Offices under KienlongBank, and other relevant individuals, units and organizations shall be responsible for the implementation of this Decision.

Article 3. This Decision shall take effect from April 23rd, 2026.

**ON BEHALF OF THE GENERAL MEETING OF
SHAREHOLDERS**

CHAIRMAN OF THE BOARD OF DIRECTORS

– CHAIRMAN OF THE MEETING

Recipients:

- Shareholders;
- State Bank of Vietnam (for reporting);
- State Bank of Vietnam – Region 15 Branch (for reporting);
- State Securities Commission of Vietnam (for reporting);
- Hanoi Stock Exchange (for reporting);
- Ho Chi Minh City Stock Exchange (for reporting);
- As stated in Article 2 (for implementation);
- Archived at: Board of Directors’ Office.



Tran Ngoc Minh

[Handwritten signature]

**REGULATIONS
ON ORGANIZING THE ONLINE GENERAL MEETING OF
SHAREHOLDERS AND ELECTRONIC VOTING**

*(Issued with Meeting Minute No. 01/BB-DHDCD dated April 23rd, 2026, of the
General Meeting of Shareholders of Kien Long Commercial Joint Stock Bank)*

**CHAPTER I
GENERAL PROVISIONS**

Article 1. Subjects of Regulation and Scope of Application

1. Subjects of Regulation:

These regulations govern the following:

a. The organization of the 2026 Annual General Meeting of Shareholders using online means (fully online and/or a combination of online and in-person formats) of Kien Long Commercial Joint Stock Bank.

b. The implementation of electronic voting at the General Meeting of Shareholders of Kien Long Commercial Joint Stock Bank as mentioned in Point a, Clause 1 of this Article.

2. Scope of Application:

These regulations apply to all shareholders, individuals, agencies, and organizations involved with Kien Long Commercial Joint Stock Bank.

Article 2. Terminology

Within these Regulations, the following terms are defined as follows:

1. **KienlongBank:** Refers to Kien Long Commercial Joint Stock Bank.
2. **GMS:** Refers to the General Meeting of Shareholders.
3. **BoD:** Refers to the Board of Directors.
4. **BoS:** Refers to the Board of Supervisors.
5. **Organizing Committee:** Refers to the Organizing Committee of the GMS.
6. **Shareholder:** Refers to any organization or individual holding one or more shares of KienlongBank and whose name is registered in KienlongBank's shareholder register.
7. **Authorized Representative:** Refers to a person authorized by a Shareholder to attend and exercise shareholder rights at the GMS. In this Regulation, "Shareholder" and "Authorized Representative" are collectively referred to as "Shareholder."
8. **Online GMS/Online Meeting/Online Session:** Refers to a GMS held in an online format, where shareholders participate via the internet and/or technological tools and applications to exercise their rights to discuss and vote. This allows delegates in



different locations to follow the meeting proceedings and exercise their shareholder rights. An online GMS has the same legal validity as a physical meeting. Electronic voting holds the same legal validity as direct voting or written ballot submission.

9. Online System: Refers to the entire technical infrastructure used to organize and operate the GMS and conduct electronic voting, selected and announced by KienlongBank to provide shareholders with tools for attending the online meeting and casting electronic votes.

10. Electronic Means: Refers to devices operating on electronic, digital, magnetic, wireless transmission, optical, electromagnetic, or similar technologies.

11. Electronic Voting: Refers to the form in which shareholders cast votes through the Online System as regulated and announced by KienlongBank.

12. Online System Access Time: Refers to the point in time from which shareholders can access, log in, participate in the online meeting, review documents, and vote electronically.

13. Identification Element: Refers to necessary information to accurately identify an individual or entity in a specific context.

14. Authentication: Refers to the process of verifying whether the information provided or declared by an entity is accurate and genuine.

CHAPTER II

SPECIFIC PROVISIONS

Article 3. Conditions and Methods for Attending the General Meeting of Shareholders (GMS)

1. Shareholders who hold shares of KienlongBank as of the record date to exercise shareholder rights, according to the list prepared by the Vietnam Securities Depository and Clearing Corporation (VSDC) on March 24th, 2026, have the right to attend the General Meeting of Shareholders (GMS) or authorize others to attend the GMS on their behalf.

2. Shareholders may authorize all or part of their shares for others to represent them at the GMS. If a shareholder is an organization and appoints multiple authorized representatives, it must specify the number of shares for each representative. If the organizational shareholder does not specify the corresponding number of shares for each representative, the shares will be equally divided among all authorized representatives.

3. Authorization is legally valid only when the following conditions are met:

a. The shareholder completes all required information on the Authorization Letter (according to the KienlongBank template or another template compliant with Clause 2,



Article 144 of the Law on Enterprises 2020, the Charter of KienlongBank, and civil law regulations).

b. The Authorization Letter must have full signatures, clearly printed names, and be sealed (if an organization) by the principal and the authorized representative.

c. The original Authorization Letter must be submitted to KienlongBank no later than the date specified in the meeting notice via one of the following methods:

– To the address:

+ KienlongBank representative office in Hanoi (*6th Floor, No. 16 Pham Hung Street, Tu Liem Ward, Hanoi City*) or

+ KienlongBank representative office in Ho Chi Minh City (*No. 98 - 108A Cach Mang Thang Tam Street, Xuan Hoa Ward, Ho Chi Minh City*).

– Send via email: yphd@kienlongbank.com.

– Other methods specified in the Notice on Meeting Invitation.

d. The authorized person cannot delegate their authority to another party unless the authorized person is a legal entity designating a representative or re-authorizing the KienlongBank management board as per the provided template.

4. Revoking online authorization: Shareholders who have submitted online authorization may revoke it by submitting a written request to KienlongBank at the address specified in Clause 3 of Article 3, at least 24 hours before the opening of the GMS. (The revocation is effective once KienlongBank receives the official notice).

5. Revocation of authorization is invalid if the authorized representatives has already successfully registered to attend the GMS online via the electronic voting system as specified in Article 10 of this Regulation.

6. Method of Participation

a. For shareholders:

Each shareholder eligible to attend the GMS will be provided with one (01) login username and password to access the online GMS and vote electronically. This login information will be included in the Meeting Invitation Notice. Shareholders are responsible for keeping this information confidential to ensure only they can vote via KienlongBank's system and are fully accountable for any results arising from its use.

b. For authorized representatives (if the authorized person is not a KienlongBank shareholder or member of the Board of Directors), upon receipt of valid authorization, KienlongBank will provide login information to the authorized representative.

c. Request to re-issue login information:

When a Shareholder requests the reissuance of login information, the Shareholder is obliged to provide personal information for identification purposes. KienlongBank may require the Shareholder to re-submit personal information, including at a minimum:



ID card/Citizen ID/Passport number; mobile phone number, email address, permanent or temporary address for individuals; Business Registration Number, contact phone number, and head office address for organizational Shareholders. KienlongBank may send the login information and password for the Delegate to attend and vote at the General Meeting via email or another method based on the Shareholder's registered information.

Article 4. Rights and Responsibilities of Shareholders Attending the GMS

1. Attend the GMS and vote on all matters under the GMS's authority in accordance with KienlongBank's Charter and applicable laws.

2. Have the right to speak and participate in discussions directly during the GMS.

3. Follow instructions and the direction of the Chairperson and Organizing Committee of the GMS.

4. Actively study documents and contribute constructive feedback. All comments must aim to support KienlongBank's common interests and avoid offensive, inciting, obstructive, or disruptive behavior. Comments must follow proper procedures:

a. For in-person attendance: Shareholders may register to speak via the Feedback Form or when invited by the Chairperson.

b. For online participation: Shareholders may submit questions and comments via the channels specified in the Meeting Invitation Notice or directly through the EzGSM system interface (Online Support function).

5. Shareholders joining the meeting after the official start time may still register and vote after completing registration procedures. However, they may only vote on issues raised after their entry; prior voting outcomes remain unchanged.

6. Other rights and responsibilities:

a. Shareholders must ensure they have proper equipment and technology (audio/video) as guided by the Organizing Committee to connect to the online meeting system.

b. Follow the Organizing Committee's guidance for online attendance and electronic voting.

c. Agree that KienlongBank may share shareholder data with third-party service providers involved in organizing the online GMS and supporting the e-voting process.

When engaging third-party services, the Organizing Committee must take reasonable steps to ensure that these parties maintain the confidentiality of shareholder information as required by KienlongBank's internal rules and applicable laws.

d. Shareholders must keep their login credentials confidential. The shareholder's vote on the e-voting system is considered final and legally binding. Shareholders are fully



responsible before the law and before KienlongBank for any vote cast using their login credentials.

e. Shareholders must immediately notify the Organizing Committee if they suspect their login, password, or other identification elements have been lost, stolen, or exposed, so appropriate security measures can be taken. Shareholders bear responsibility for any damages or risks occurring before the Organizing Committee receives such notification.

Article 5. Organizing Committee of the GMS

1. The Organizing Committee of the GMS is established by the Convener of the meeting. The number and composition of the Organizing Committee shall be decided by the Convener, unless otherwise provided in the Charter of KienlongBank or by law.

2. The Organizing Committee shall be responsible for:

- a. Carrying out the tasks stipulated in this Regulation.
- b. Providing guidance and serving as the contact point for shareholders' inquiries related to organizational matters, registration for participation, and other relevant issues of the GMS.
- c. Preparing electronic equipment and facilities to ensure the organization of the GMS.
- d. Performing other tasks as assigned and as provided in the Charter of KienlongBank.

Article 6. Chairperson, Presidium, and Secretariat

1. Chairperson:

- a. The Chairperson of the GMS shall be appointed according to the Charter of KienlongBank and in compliance with legal regulations.
- b. The Chairperson shall be supported by other members of the Presidium, who are approved by the GMS.
- c. The Chairperson and Presidium have the following rights and duties:
 - The Presidium shall preside over the GMS in accordance with this Regulation and the agenda approved by the GMS.
 - The Presidium's decisions on procedural matters or unforeseen events outside the agenda shall be final and binding.
 - The Chairperson has the right to take necessary measures to conduct the meeting in an orderly and effective manner that reflects the majority shareholders' will.
 - The Chairperson may temporarily postpone the GMS (with sufficient shareholder attendance) to a different location or change the meeting format in the following cases:



- Any Shareholder attending the meeting who obstructs proceedings, causes disorder, or poses a risk to the fair and lawful conduct of the meeting.
- Communication facilities at the meeting venue do not ensure that Shareholders can participate, discuss, and vote.

The postponement shall not exceed three (03) days from the original scheduled date.

2. Secretariat:

The Secretariat shall comprise one or more persons appointed by the Chairperson and shall:

- a. Take meeting minutes.
- b. Consolidate shareholder comments during the online meeting and send them to the Presidium.
- c. Draft the Meeting Minutes and Resolutions of the GMS.
- d. Support other tasks as assigned by the Presidium.

Article 7. Shareholder Eligibility Verification Committee

1. The Shareholder Eligibility Verification Committee is a supporting unit of the Organizing Committee. Its number and composition shall be determined by the Organizing Committee.

2. The Committee shall:

- a. Verify the eligibility of shareholders attending the GMS.
- b. Report to the GMS on the verification results and the percentage of shareholders attending or voting electronically.
- c. Record voting results and report them to the GMS before the Counting Committee officially confirms them.
- d. Carry out other duties as per the Charter of KienlongBank.

3. The Committee may establish subunits to assist in fulfilling its responsibilities.

Article 8. Vote Counting Committee

1. The Vote Counting Committee shall consist of one or more members nominated by the Chairperson and approved by the GMS.

2. The Committee shall:

- a. Guide shareholders on voting procedures and rules.
- b. Count and announce the voting results at the GMS.
- c. Perform other tasks as stipulated in the Charter of KienlongBank.



3. The Committee has the right to establish supporting subunits to fulfill its responsibilities.

Article 9. Conditions for Holding the GMS

1. The convocation, preparation of the shareholder list, meeting invitation, and accompanying documents must comply with the Charter of KienlongBank and legal regulations.

2. Shareholder attendance must meet the quorum as prescribed by the Charter of KienlongBank and by law.

3. The Shareholder Eligibility Verification Committee shall determine the attendance ratio to validate the legitimacy of the meeting and serve as the basis for vote counting.

4. Other provisions:

a. An online GMS shall have the same legal validity as a physical one. Electronic voting shall be legally equivalent to in-person voting.

b. The online system must meet the following conditions:

- The network connection at the main venue must be continuous and stable. In the event of an interruption at the main venue, the Organizing Committee or the Presidium must summarize the interrupted meeting content.

- The main venue must meet the requirements for sound, lighting, power supply, electronic means, and other necessary equipment according to the meeting's nature and requirements. The Organizing Committee must arrange backup equipment to ensure the organization proceeds smoothly, minimizing the potential for interruptions.

- Ensure information security and the confidentiality of access accounts (if any). The electronic data of the GMS and voting data must be stored, secured, and capable of being extracted from the system with all related information to compile the minutes of the meeting.

- The Organizing Committee must provide a hotline or online support channels to address issues and assist Shareholders before and during the online meeting. Information about the Shareholder support channels must be announced by the Organizing Committee in the meeting guidelines.

Article 10. Verification of Shareholder Status and Online Attendance Registration for the GMS

1. Shareholders access the online GMS system at the website klb.ezgsm.fpts.com.vn and log in using the KienlongBank account information provided in the invitation letter to attend the meeting and confirm their status as a participating Shareholder.



2. Instructions for logging in and illustrations of the online meeting interface can be found in the instructional document attached to the meeting materials (available on KienlongBank's official website: <https://www.kienlongbank.com>, under the section: Investor – Shareholder → General Meeting of Shareholders).

3. The Organizing Committee of the GMS must send guidance documents on registering for online meeting attendance, as well as instructions for electronic voting, along with the meeting materials to Shareholders within the specified time frame.

4. A Shareholder is recorded by the online system as attending the online GMS when they access the system using the information verified by KienlongBank, confirm participation in the KienlongBank Annual GMS online, and receive confirmation of successful meeting registration from the online system. The system's acknowledgment serves as the basis for determining the attendance rate, ensuring the meeting is legally valid and eligible to proceed. If a Shareholder logs into the system after the Credentials Committee reports the verification results of Shareholders' eligibility at the opening of the Assembly, the Shareholder can still register and is entitled to vote immediately after registration; in this case, the validity of previously voted items remains unchanged.

5. A Shareholder's participation in the online GMS and execution of electronic voting via the online system is considered as direct attendance and voting. The electronic voting results are valid for calculating the percentages mentioned in clause 4 of this Article and for the approval rates of decisions under the GMS's authority; Shareholders are responsible for their voting results.

6. The online system will open to register Shareholder participation in the online GMS 24 (twenty-four) hours prior to the scheduled start time of the meeting or at an earlier time as announced by KienlongBank to Shareholders.

7. The following cases are considered as Shareholders not attending the online meeting:

- a. Shareholders do not provide information and respond to KienlongBank to confirm attendance and verify shareholder status as required
- b. Shareholders do not log into the online system as stipulated in this Article.
- c. Shareholders log into the online system but do not confirm attendance at the online Assembly by the end of the voting period.

Article 11. Discussions at the GMS

1. Principles:

- a. Discussions take place during the time allocated by the Chairperson and within the scope of the GMS agenda.
- b. Only shareholders may participate in discussions.



c. Shareholders may express opinions directly via the video/audio system connected to the Organizing Committee or through other feedback mechanisms.

d. The Secretariat is responsible for compiling shareholder comments, organizing them in the order of registration, and submitting them to the Chairperson.

2. Responding to Shareholder Comments:

a. Based on shareholder discussions, the Chairperson or a designated member of the Presidium will respond to shareholder questions.

b. In case time does not permit direct responses, KienlongBank will provide written replies to shareholders after the meeting.

Article 12. Voting at the GMS

1. General Provisions:

a. The Vote Counting Committee is responsible for disseminating and guiding Shareholders on the method and procedure for electronic voting in accordance with the voting regulations stipulated in this Article.

b. In case Shareholders encounter issues with voting on the online system, they may contact the hotline as announced by the Organizing Committee for guidance and support to complete the electronic voting procedure. Shareholders shall vote on the matters at the General Meeting within the timeframe set by the Chairman of the General Meeting and/or as instructed by the Vote Counting Committee/Organizing Committee. From the moment the voting on an item closes, Shareholders do not have the right to alter any voted content; the voting results recorded on the system under the Shareholder's access account are final, and no complaints/appeals related to this result are permitted.

c. Shareholders access the online GMS system at the website klb.ezgsm.fpts.com.vn and log in using the KienlongBank account information provided in the invitation letter to Shareholders to attend the meeting and exercise their voting rights.

d. Voting instructions and an illustration of the voting interface can be found in the instruction document attached to the meeting materials (available on the official website: <https://www.kienlongbank.com>, under "Investor – Shareholders → General Shareholder Meeting").

e. The Voting Committee is responsible for verifying and compiling the voting results. The results are announced before the end of the meeting. In case of concerns about the voting outcome, the Chairperson shall review and decide on the matter during the meeting.

f. The following votes are considered uncollected:

- Votes not recorded by the system.

- Votes cast after the designated electronic voting period ends.

g. Shareholders recorded as attending and casting votes online who fail to vote within the designated time for a specific resolution are considered to have not participated in that vote. Their votes are considered uncollected. Shareholders may still vote on other resolutions that remain open on the system.

2. Voting Rules:

a. Voting Principles:

- Each share entitles the shareholder to one vote.
- After logging in, shareholders select "Vote." For each resolution, shareholders choose one of three options: "Approve," "Disapprove," or "Abstain," then click "Vote." The system records and stores the result.

- Shareholders can change their voting results until the Chairperson announces the end of the voting period during the meeting, but they cannot cancel the entire vote on the system. Shareholders can make changes by clicking 'Change Vote,' then re-enter the voting results and click 'Vote' to submit the updated voting results to the system. The electronic voting system only records the final voting results at the end of each voting period as stipulated.

b. Matters Subject to Voting:

- Meeting agenda.
- List of the Presidium and the Voting Committee.
- Rules for organizing the online GMS and electronic voting.
- Reports and proposals in the meeting agenda.
- Meeting minutes.
- Other issues within the GMS's authority, as proposed by shareholders and/or decided by the Chairperson (if any).

c. Resolution Approval Thresholds:

- The following resolutions require approval by shareholders representing more than 65% of the total votes of all attending shareholders:
 - Amendments and supplements to KienlongBank's Charter;
 - Approval of changes to charter capital and issuance plans, including the type and number of shares to be issued;
 - Decisions to invest in, purchase, or sell fixed assets of KienlongBank where the investment amount, purchase price, or original cost in the case of selling fixed assets equals twenty percent (20%) or more of KienlongBank's charter capital as recorded in the most recent audited financial statements;
 - Decisions on division, separation, merger, consolidation, legal transformation, dissolution, or petitioning the court for bankruptcy;



- Changes in lines of business;
 - Changes in the organizational management structure.
- Unless otherwise provided by law or KienlongBank's Charter, other resolutions shall be approved when receiving consent from shareholders representing more than fifty percent (50%) of the total votes of all attending shareholders.

Article 13. Minutes of the General Meeting of Shareholders

1. The contents of the meeting shall be recorded by the Secretariat and documented in the Minutes of the General Meeting of Shareholders.
2. The Minutes shall be read and adopted before the closing of the meeting.

Article 14. Information Retention

KienlongBank shall retain all records and documents arising during the General Meeting of Shareholders and the results of electronic voting in accordance with applicable laws and KienlongBank's internal regulations. This includes figures, data, and documents in electronic form retrievable from the online system, as well as hard copies (if any).

Article 15. Force Majeure Events

During the organization of the online General Meeting of Shareholders and electronic voting, force majeure events beyond the control of KienlongBank may occur, such as natural disasters, fires, power outages, loss of internet connection, or other technical issues, as well as requirements or directives from the Government and other competent authorities. KienlongBank will mobilize all possible resources to resolve the issues, and the meeting may continue, but not beyond 60 minutes from the time the issue occurred.

If the force majeure events cannot be resolved to continue the meeting within 60 minutes, the Chairperson will declare the suspension of the meeting. All matters that have been voted on before the suspension (if any) will be nullified. These matters will be re-voted at the nearest convened General Meeting of Shareholders.

CHAPTER III IMPLEMENTING PROVISIONS

Article 16. Implementation Provisions

1. Data and information of shareholders attending the online meeting shall be kept secure and confidential and used solely for purposes related to the General Meeting of Shareholders, as well as for shareholder support and management by KienlongBank.

2. This Regulation shall take effect immediately upon approval by the General Meeting of Shareholders.

3. Any amendments, supplements, or replacements to this Regulation shall be decided by the General Meeting of Shareholders.

4. All shareholders of KienlongBank, members of the Board of Directors, members of the Board of Supervisors, the Executive Board, departments, and staff across the entire KienlongBank system are responsible for complying with this Regulation.

ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS *ph*

CHAIRMAN OF BOD – CHAIRPERSON



ph

REPORT
OF THE BOARD OF DIRECTORS ON ACTIVITIES IN 2025
AND OPERATIONAL PLAN FOR 2026

To: GENERAL MEETING OF SHAREHOLDERS

Overcoming cautious forecasts at the beginning of the year and global economic fluctuations, Vietnam achieved an impressive economic growth target: GDP growth exceeded 8%, and GDP per capita established a new level. Additionally, despite high growth, inflation (CPI) was kept under control, remaining below the target level of 4.5%.

With these achievements, many international financial organizations such as the World Bank (WB) and the Asian Development Bank (ADB) have assessed that by 2025, Vietnam's economy will not only recover but has truly transitioned into a new growth cycle based on quality and efficiency.

In 2025, the General Meeting of Shareholders (GMS) of Kienlong Commercial Joint Stock Bank (KienlongBank) conducted one annual and one extraordinary meeting, approving many important matters to promptly implement business strategies and plans suitable for each specific phase.

Based on the achieved results and future operational orientations, the Board of Directors (BOD) respectfully reports to the General Meeting of Shareholders (GMS) the operational results of 2025 and the operational directions for 2026 as follows:

I. OPERATING RESULTS FOR 2025

1. Results of Implementing the Resolutions of the General Meeting of Shareholders in 2025.

1.1. Business Operation Results.

With the spirit of solidarity and efforts of all KienlongBank employees, as of December 31st, 2025, all business performance indicators of KienlongBank have been met and exceeded the targets approved by the General Meeting of Shareholders, as detailed below:

- Total assets reached: VND 103,303 billion, achieving 101.28% of the plan.



- Total mobilized capital reached: VND 91,361 billion, achieving 98.24% of the plan.
- Credit outstanding balance reached: VND 71,588 billion, growing by 16.53%, completing 100.83% of the plan.
- Profit before tax reached: VND 2,322.70 billion, achieving 168.43% of the plan.
- Non-performing loan ratio maintained at: 1.57%.

1.2. Capital Increase

Implementing the Resolutions of the General Meeting of Shareholders in 2025, the Board of Directors directed the Executive Board to implement the increase of the bank's charter capital through the issuance of dividend shares.

Based on approvals from the State Bank of Vietnam and the State Securities Commission, KienlongBank completed the charter capital increase from VND 3,652,818,780,000 to VND 5,821,705,260,000 via a 60% dividend share distribution. All additional shares have been deposited and listed on the Hanoi Stock Exchange following legal procedures.

1.3. Listing of Shares and Bonds on the Stock Exchange

Following approval from the General Meeting of Shareholders to list KienlongBank shares on the official stock exchange, the Board of Directors and Executive Board actively developed and completed the application for listing shares on the Ho Chi Minh City Stock Exchange. On December 18, 2025, the Ho Chi Minh City Stock Exchange approved the listing of KienlongBank shares under Decision No. 1227/QD-SGDHCM. On January 15, 2026, more than 5.8 million KienlongBank shares were officially listed on the Ho Chi Minh City Stock Exchange. This was one of the final criteria to help KienlongBank become one of the first banks to complete the Restructuring Plan of the Credit Institution System in conjunction with resolving non-performing loans, according to Decision No. 689/QD-TTg dated June 8, 2022, by the Prime Minister, and received high evaluation from the State Bank of Vietnam for its completion speed.

Additionally, in 2025, KienlongBank issued three bond offerings, mobilizing a total of VND 2,700 billion from the market. All bonds from the three offerings have been deposited and listed on the market as per legal regulations.

1.4. Amendment to the Charter and Regulations of KienlongBank

On July 1, 2024, the Law on Credit Institutions No. 32/2024/QH14 dated January 18, 2024, came into effect. KienlongBank promptly reviewed the new legal regulations and made amendments to the bank's charter, the Board of Directors' operational regulations, and the internal management regulations to align with the new provisions. The amended charter and regulations were reported to the State Bank of Vietnam and disclosed as required. KienlongBank also reviewed and updated all internal regulations/procedures to reflect the amended provisions.

1.5. Contingency Plan for Early Intervention by KienlongBank.

Pursuant to Article 143 of the current Law on Credit Institutions, the 2025 Annual General Meeting of Shareholders passed a resolution on the main contents of a contingency plan for early intervention. The Board of Directors has developed and completed the detailed plan and submitted the report to the State Bank of Vietnam as per the required timeline.

1.6. Selection of an Independent Audit Firm for the Financial Year 2026

Following the resolution of the General Meeting of Shareholders, the Board of Directors negotiated and selected A&C Auditing and Consulting Co., Ltd. as the independent auditing firm to audit the consolidated and standalone financial statements of the bank for 2026. The selection outcome was reported to the State Bank of Vietnam as required.

1.7. Execution of Tasks delegated by the General Meeting of Shareholders

The 2025 Annual General Meeting of Shareholders passed a Resolution authorizing the Board of Directors to carry out the following tasks: i) deciding on the organizational structure and management apparatus of Kienlong Commercial Joint Stock Bank and finalizing relevant internal regulations to ensure the Bank's stable, safe operation and compliance with legal regulations; ii) reviewing, deciding on, and implementing adjustments to the 2025 business plan targets to align with the actual operating situation and the credit growth limit approved by the State Bank of Vietnam; iii) deciding on submitting to the State Bank of Vietnam for renewal and supplementation of the business activities in KienlongBank's Establishment and Operation License, ensuring compliance with the current Law on Credit Institutions and its detailed implementing guidelines. The Board of Directors decided to amend and supplement KienlongBank's Charter to conform with the content of the Establishment and Operation License issued by the State Bank of Vietnam, and iv) to seek and work with foreign partners who have the capacity and conditions to be strategic foreign investors of KienlongBank.

In 2025, the Board of Directors submitted the application to the State Bank of Vietnam for consideration and issuance of the license; the State Bank of Vietnam is currently reviewing and verifying it. It is expected that KienlongBank will receive the license from the State Bank of Vietnam no later than April 2026.

Regarding the contents in items i) and ii), considering KienlongBank's actual operational situation, the Board of Directors will not carry out the above-mentioned delegated tasks in 2025.

Regarding point iv), the Board of Directors and the Executive Board of KienlongBank have contacted and discussed with several partners, including foreign funds and economic organizations with strong financial potential and extensive operations in the finance and banking sector. However, the selection of a foreign strategic investor requires caution to ensure the highest benefits for shareholders and KienlongBank. Therefore, it is expected that in 2026, the Board of Directors will continue to work with the Executive Board to select foreign partners committed to long-term investment, contributing to the improvement of the Bank's governance and management capabilities according to international best practices.

1.8. 2025 Remuneration of the Board of Directors and Board of Supervisors

a) Remuneration of the Board of Directors and Board of Supervisors in 2025:

Remuneration of the BOD and BOS in 2025: From January to December 2025, as approved by the 2025 Annual General Meeting of Shareholders: VND 30,360,000,000, equivalent to VND 2,530,000,000/month.

Actual remuneration of the BOD and BOS paid in 2025: VND 30,212,516,600, equivalent VND 2,517,709,716/month.

Remaining remuneration of the BOD and BOS in 2025: VND 147,483,400.

a. Bonus for exceeding the 2025 profit target for the BOD and BOS:

The bonus for exceeding the 2025 profit target for the BOD and BOS, as approved by the Annual General Meeting of Shareholders in Resolution No. 01/NQ-DHCD dated April 25, 2025, is $2\% \times (\text{Actual pre-tax profit} - \text{Planned pre-tax profit})$:

$$02\% \times (2,322,695,676,452 - 1,379,000,000,000) = \text{VND } 18,873,913,529.$$

The detailed remuneration for each member of the Board of Directors and Supervisory Board is shown in KienlongBank's audited Financial Report for 2025.

2. Results of the Board of Directors' Bank Management

2.1. Board of Directors Personnel

In 2025, the KienlongBank Board of Directors will remain stable, consisting of 9 members, including 3 independent members; 100% of the Board members do not hold executive positions. The structure of the Board of Directors is as follows:

No.	Name	Position held
1	Mr. Tran Ngoc Minh	Chairman
2	Ms. Nguyen Thi Hong Hanh	Vice chairwoman
3	Mr. Bui Thanh Hai	Member
4	Mr. Le Khac Gia Bao	Member
5	Ms. Nguyen Thi Thanh Huong	Member
6	Mr. Nguyen Cao Cuong	Member
7	Ms. Nguyen Thuy Nguyen	Independent member
8	Mr. Kim Minh Tuan	Independent member
9	Mr. Nguyen Chi Hieu	Independent member

The Board of Directors' structure complies with the current Law on Credit Institutions regarding the structure and number of Board members, ensuring compliance with good corporate governance practices.

All Board members are assigned tasks and fully fulfill their duties and responsibilities as Board members as stipulated by law.

2.2. Board of Directors' Activities :

The Board of Directors operates in accordance with the Regulations on the Organization and Operation of the Board of Directors approved by the General Meeting of Shareholders. Board members have performed their duties and powers with a high sense of responsibility, transparency, and compliance with the provisions of the Charter and the law.

In 2025, the Board of Directors held 52 meetings (including regular and extraordinary meetings) to carry out tasks assigned/authorized by the General Meeting of Shareholders, in accordance with the law and KienlongBank's Charter. Board members performed their assigned duties and contributed their utmost to the development of KienlongBank. The detailed results of the Board of Directors' meetings and resolutions

are presented in the regular governance reports and information disclosures as required by current regulations.

Board of Directors meetings are held continuously and regularly in accordance with the proper procedures to address emerging issues and promptly meet the requirements of the Bank's business operations. All meetings of the KienlongBank Board of Directors (including consultations via email) are notified to the Bank's Supervisory Board and are attended and commented on by the Head of the Supervisory Board.

Issues related to business operations, risk management, human resource policies, etc., are considered and approved by the Board of Directors based on the advice of the Committees and Councils under the Board of Directors.

The Board of Directors complies with the regulations on Bank governance. Decisions of the Board of Directors are adopted by majority vote, and meeting minutes are prepared in full accordance with the internal regulations on Bank governance.

2.3. Activities of Subordinate Committees and Councils

The BOD has established subordinate committees to advise and assist the Board in the management of the Bank, including: the Human Resources Committee and the Risk Management Committee. These committees operate in accordance with the organizational and operational regulations issued by the BOD. The Risk Management Committee advises the Board on risk management, monitoring compliance with capital adequacy ratios and capital adequacy levels (ICCAP), and ensuring compliance with operational risk safety regulations for KienlongBank as stipulated by law. The Human Resources Committee advises the Board on the recruitment, evaluation, and appointment of management positions under the Board's authority, as well as employee welfare and reward policies.

In addition to the subordinate committees established in accordance with the law, the BOD has also established subordinate councils to advise the Board, such as: the Risk Management Council, the Emulation and Reward Council, and the Innovation and Improvement Review Council. These councils operate according to the organizational and operational regulations issued by the BOD..

2.4. Board of Directors' Supervision of the Executive Board

The Board of Directors performs the function of supervising the activities of the Executive Board in accordance with KienlongBank's Charter and current legal regulations. The Board of Directors highly appreciates the efforts of the Executive Board

in 2025 to complete the annual plan targets assigned by the General Meeting of Shareholders at the 2025 regular meeting.

Supervision is carried out through policies, guidelines, and control mechanisms. The delegation/assignment of tasks between the Board of Directors and the Executive Board in performing duties and powers, complies with legal regulations and KienlongBank's Charter and is reported periodically to the State Bank of Vietnam.

The General Director has also maintained and developed an effective internal control system, ensuring full lines of defense as well as standards for risk management in banking operations; Establishing a mechanism for full and smooth coordination and control among members of the Executive Board and between the Executive Board and units throughout the KienlongBank system.

The Board of Directors has exercised oversight over the Executive Board through the following key areas:

- Senior management oversight of the internal control system: monitoring the implementation of periodic or unscheduled thematic audits and controls, thereby detecting and monitoring the remediation of recommendations/proposals from the internal control department; handling violations of internal regulations and professional ethical standards;
- Senior management oversight of risk management: The Risk Management Committee performs its duties and functions, advising the Board of Directors on decisions regarding risk management policies, addressing/rectifying shortcomings and limitations in risk management as directed by the State Bank of Vietnam and based on proposals and recommendations from relevant specialized units within the system;
- Senior management oversight of capital adequacy assessments: Conducting assessments, through internal capital adequacy assessment reports; reporting to the State Bank of Vietnam and disclosing information on capital adequacy assessments in accordance with current laws;
- Review the CEO's quarterly business performance reports at Board of Directors meetings;

2.5. Evaluation by Independent BOD Members.

a) Evaluation Report by Ms. Nguyen Thuy Nguyen, Independent Board Member (Risk Management)

Regarding risk management, the BOD has a strong support body: the Risk Management Committee. The head of the committee is an independent member of the



Board of Directors to ensure objectivity and independence in all assessments of risk appetite and consideration of related matters of the Bank.

In 2025, the Risk Management Committee held 6 meetings to promptly address matters within its functions and duties; and to review and revise documents submitted to the BOD for approval regarding matters within the Board's authority in the field of risk management. Board members consistently prioritize providing input on risk-related issues such as operational safety limits, capital adequacy reports, and sustainability reports with quantitative and qualitative ESG indicators in accordance with international best practices; they also oversee the Executive Board in updating legal regulations on risk management and implementing internal projects related to improving risk standards and risk appetite to suit the actual situation in each stage.

b) Report of Mr. Kim Minh Tuan, independent member of the Board of Directors (Human Resources Management)

Regarding human resources, based on the Board of Directors' 2025 work plan approved by the General Meeting of Shareholders, the Board of Directors has fully implemented all work contents, focusing on continuing to improve the organizational structure, optimizing human resources towards modernizing the bank, and strongly promoting digital transformation in all business activities.

The Human Resources Committee, reporting to the Board of Directors, consists of 5 members, of which 4/5 members are members of the Board of Directors, and 1 member is a member of the Executive Board. Within its functions and duties, the Human Resources Committee has held regular and extraordinary meetings to advise the Board of Directors on issues of recruitment and appointment of senior personnel, ensuring a streamlined personnel system and continuity in all key positions.

c) Evaluation report by Mr. Nguyen Chi Hieu, independent member of the Board of Directors (anti-corruption and negative practices; emulation and commendation; digital transformation)

In order to update the new relevant legal regulations, in 2025, the Board of Directors issued the Regulations on the operation of the Steering Committee for Anti-Corruption and Negative Practices at KienlongBank, replacing the previous regulations/rules. Through the Steering Committee for Anti-Corruption and Negative Practices, the BOD has implemented the supervision of internal control processes, especially the credit approval process and transactions with related parties, ensuring compliance with current legal regulations and meeting good corporate governance practices.

The BOD (under the guidance of the Emulation and Commendation Council) has implemented emulation and commendation policies flexibly, promptly, and closely aligned with key business objectives, leveraging their role to maintain the stability of human resources during the Bank's restructuring of its organizational structure and operating model.

The BOD also focuses on digital transformation, allocating significant resources to the completion of the Digital Banking Division, actively promoting core technology projects to develop digital products strongly, and providing customers with excellent experiences when using the Bank's new technology products.

II. DIRECTIONS FOR OPERATION IN 2026 OF THE BOARD OF DIRECTORS.

Firmly committed to the goal of becoming one of the pioneering banks in the field of digitalizing products and services and providing superior experiences to KienlongBank's customers, the Board of Directors has determined the direction of operations in 2026 as follows: directing and supervising the Executive Board to implement tasks to complete the work assigned by the General Meeting of Shareholders, as follows:

- Continue to improve the internal regulations system in accordance with new relevant legal regulations, ensuring all Bank operations are safe, efficient, secure, compliant, and transparent;
- Implement credit growth solutions in line with the State Bank of Vietnam's guidelines, improve credit quality, and control and handle bad debts;
- Strengthen the development of mobilized capital through bond issuance activities, targeting economic organizations and institutions with strong financial potential and wide-ranging operations to diversify sources of low-cost mobilized capital;
- Develop a digital bank with superior digital products and services, providing customers with a superior, safe, and secure service experience;
- Continue to optimize human resources, improve the organizational structure towards applying digital technology and AI in all activities, reduce costs, and increase labor productivity through KPIs for each job title;
- Enhance risk management capacity to ensure compliance with the regulations in Circular 83/2025/TT-NHNN dated December 31, 2025, on the internal control system of commercial banks;

- Apply new standards on sustainable development (ESG), corporate governance standards according to the Vietnamese Corporate Governance Code (VNCG Code 2026), and good corporate governance practices (OECD 2025) to enhance competitiveness, reputation, and position with domestic and foreign investors;

- The proposed remuneration and bonuses for exceeding profit targets for the BOD and BOS in 2026 are as follows:

+ Remuneration for the BOD and BOS in 2026 (From January to December 2026): VND 30,360,000,000, equivalent to VND 2,530,000,000/month (unchanged from 2025).

+ Bonus for exceeding the 2026 profit target for the BOD and BOS:

Based on the 2026 pre-tax profit target approved by the Annual General Meeting of Shareholders, if the target is exceeded, the bonus for the BOD and BOS will be: $2\% \times (\text{Actual pre-tax profit} - \text{Planned pre-tax profit})$

+ Authorization for the Chairman of the BOD: To pay remuneration and bonuses (if any) to members of the BOD and BOS in 2026.

The above is the report on activities in 2025 and proposed operational direction for 2026 of the Board of Directors. The Board of Directors respectfully submits this to the General Meeting of Shareholders for consideration and approval.

We wish our esteemed shareholders good health and success./.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

Recipients

- As above;
- Archived at: BOD's Office.



Tran Ngoc Minh

REPORT ON RELATED BENEFITS AS STIPULATED BY LAW ON CREDIT
INSTITUTIONS

(Attached to Report No. 01 /BC-HDQT dated April 04, 2026)

In accordance with Article 49 of the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, Kien Long Commercial Joint Stock Bank (KienlongBank) reports to the General Meeting of Shareholders on the related interests of members of the Board of Directors, Board of Supervisors, Executive Board and shareholders owning 1% or more of the charter capital as of December 31, 2025, specifically as follows:

1. Board of Directors, Board of Supervisors, Executive Board as stipulated in Clauses 1 and 4 of Article 49 of the Law on Credit Institutions 2024

STT	Organization	Relationship	Business Registration Number/Tax Code	Legal Representative	Date of Issuance	Place of Issuance	Address
I	BOARD OF DIRECTORS						
1	Tran Ngoc Minh – Chairman: None						
2	Nguyen Thi Hong Hanh – Vice Chairwoman						
2.1	Smartmind Securities Joint Stock Company	Ms. Nguyen Thi Hong Hanh holds a management position	0304763878	Nghiem Tuan Duong	26/10/2023	Hanoi Department of Planning and Investment	1st and 6th floors, Sunshine Center building, 16 Pham Hung Street, Tu Liem Ward, Hanoi City
2.2	Minh Long General Import-	Related party holds a management	0107444167	Nguyen Thi Yen Tam	23/05/2016	Hanoi Department of Planning	140 Thai Thinh 1 Street, Dong

Stamp: M.S.D.N

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STT	Organization	Relationship	Business Registration Number/Tax Code	Legal Representative	Date of Issuance	Place of Issuance	Address
	Export Investment Joint Stock Company	position and owns more than 5% of charter capital				and Investment	Da Ward, Hanoi City
3	Kim Minh Tuan – Independent Board Member						
3.1	Tan Tay Do Fisheries Services Joint Stock Company	Related party holds a management position and owns more than 5% of charter capital	2001289067	Le Tran Binh	15/03/2018	Department of Planning and Investment of Ca Mau Province	Land plot No. 16, Xeo Mam Hamlet, Phan Ngoc Hien Commune, Ca Mau
3.2	Bao Kim Tourism and Trade Joint Stock Company	Related party holds a management position and owns more than 5% of charter capital	0103019862	Kim Anh Tai	05/10/2007	Hanoi Department of Planning and Investment	Số 32, Ngõ 255, Đường Nguyễn Khang, P. Yên Hòa, TP. Hà Nội
3.3	Khai An Investment and Trading Co., Ltd.	Related party holds a management position and owns more than 5% of charter capital	0109170176	Do Tuyet Mai	05/05/2020	Hanoi Department of Planning and Investment	No. 77, Xuan Dieu Street, Tay Ho Ward, Hanoi City

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STT	Organization	Relationship	Business Registration Number/Tax Code	Legal Representative	Date of Issuance	Place of Issuance	Address
3.4	Cat Loi Joint Stock Company	Related party holds a management position	0303185504	Nguyen Hoang Minh	19/02/2004	Ho Chi Minh City Department of Planning and Investment	934D2, D Street, Cat Lai Industrial Park (Cluster 2), Cat Lai Ward, Ho Chi Minh City
4	Nguyen Thi Thanh Huong – Board Member: None						
5	Bui Thanh Hai – Board Member: None						
6	Le Khac Gia Bao – Board Member						
6.1	Sixth Sense Entertainment Jsc	Related party owns more than 5% of charter capital	0311625646	Ong Cao Thang	13/03/2012	Ho Chi Minh City Department of Planning and Investment	909 3/2 Street, Minh Phung Ward, Ho Chi Minh City
7	Nguyen Cao Cuong – Board Member: None						
8	Nguyen Thuy Nguyen – Independent Board Member						
8.1	S.I Development Joint Stock Company	Ms. Nguyen Thuy Nguyen holds a management position	3400499597	Duong Van Phúc	26/10/2007	Department of Planning and Investment of Lam Dong Province	Sunny Villa residential area, Xuan Thuy Street, Mui Ne Ward, Lam Dong Province
9	Nguyễn Chí Hiếu – Thành viên độc lập HĐQT						
9.1	NDT Solutions	Mr. Nguyen Chi Hiếu holds a	0317187646	Nguyen Chi Hiếu	07/03/2022	Ho Chi Minh City Department	Apartment A- 00.11, Ground floor, Block

10 / 3A / 1G / 1E / 1S

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STT	Organization	Relationship	Business Registration Number/Tax Code	Legal Representative	Date of Issuance	Place of Issuance	Address
	Company Limited	management position and owns more than 5% of charter capital				of Planning and Investment	C1, No. 6 D9 Street, Block 35, An Khanh Ward, Ho Chi Minh City
II	Board of Supervisors						
1	Do Thi Tuyet Trinh – Head of Board of Supervisors: None						
2	Dang Minh Quan – Member of Board of Supervisors: None						
3	Hoang Thi Phuong – Member of Board of Supervisors: None						
4	Nguyen Thi Khanh Phuong – Member of Board of Supervisors: None						
5	Dao Ngoc Hai – Member of Board of Supervisors: None						
III	Executive Board						
1	Tran Hong Minh – General Director: None						
2	Nguyen Hoang An – Deputy General Director						
2.1	Hoang An Lac Trading and Service Co., Ltd.	Related party holds a management position	1801184008	Trang Thi My Nhung	03/03/2011	Can Tho City Department of Planning and Training	No. 267, Thoi An 2 residential area, Thot Not Ward, Can Tho City
3	Tran Van Thai Binh – Deputy General Director						
3.1	Kienlongbank Asset Management Company	Mr. Tran Van Thai Binh holds a management position and	1701452905	Doan Minh Tan	12/11/2010	An Giang Province Department of Planning and Investment	6th Floor, 40- 42-44 Pham Hong Thai Street, Rach Gia Ward, An

STT	Organization	Relationship	Business Registration Number/Tax Code	Legal Representative	Date of Issuance	Place of Issuance	Address
		is authorized to represent the company in contributing over 5% of the charter capital.					Giang Province
4	Nguyen Van Minh – Deputy General Director						
4.1	Hoang Phuc Investment And Development Joint Stock Company	Mr. Nguyen Van Minh holds a management position and owns more than 5% of charter capital, related party holds a management position	0105840630	Nguyen Van Mam	29/03/2012	Hanoi Department of Planning and Investment	No. 116A Phuong Liet Street, Phuong Liet Ward, Hanoi City
4.2	FSC Electronics and Information Technology Joint Stock Company	Mr. Nguyen Van Minh owns more than 5% of charter capital	0101220467	Tren Viet Cuong	26/11/2002	Hanoi Department of Planning and Investment	11-story apartment building, Lot 3B, Phuong Liet Street, Phuong Liet Ward, Hanoi City

STT	Organization	Relationship	Business Registration Number/Tax Code	Legal Representative	Date of Issuance	Place of Issuance	Address
5	Nguyen Thi Hong Van – Deputy General Director: None						

2. Shareholders owning 1% or more of the charter capital of a credit institution as stipulated in Clauses 2 and 4 of Article 49 of the Law on Credit Institutions 2024.

No.	Shareholder Name (Individual/Organization)	Shareholder ownership		Ownership by a related party of a shareholder.	
		Number of shares	Ownership percentage (%)	Number of shares	Ownership percentage (%)
1	Nguyen Huy Van	27,795,254	4.77	-	-
2	Pham Tran Duy Huyen	27,663,635	4.75	-	-
3	Nguyen Huyen Tram	27,550,918	4.73	-	-
4	Vo Quoc Loi	27,427,654	4.71	-	-
5	Le Vo Manh Cuong	27,270,067	4.68	-	-
6	Nguyen Thuy Quynh Huong	25,807,833	4.43	-	-
7	Nguyen Xuan Anh	25,379,520	4.36	-	-
8	Pham Ngoc Huy	24,926,809	4.28	-	-
9	Nguyen Thi Nham	24,556,060	4.22	-	-
10	Truong Van Dinh	19,954,648	3.43	1,812,288	0.31
11	Vo Thanh Phuc	19,757,548	3.39	-	-
12	Huynh Van Quan	19,440,000	3.34	-	-
13	Vu Thi Hue	18,798,019	3.23	2,982,400	0.51
14	Viet Construction Business Investment Limited Company	14,776,000	2.54	-	-
15	Vinaminco Khanh Hoa Joint Stock Company	14,210,996	2.44	-	-

BN

No.	Shareholder Name (Individual/Organization)	Shareholder ownership		Ownership by a related party of a shareholder.	
		Number of shares	Ownership percentage (%)	Number of shares	Ownership percentage (%)
16	Long An Industrial Park Joint Stock Company	14.113,430	2.42	10,629,110	1.83
17	Nguyen Xuan Luong	13.455,529	2.31	-	-
18	Duc Tu Real Estate Company Limited	13.442,384	2.31	-	-
19	Dong Tam Joint Stock Company	10.629,110	1.83	17,006,230	2.92
20	Trinh Gia Construction Design Limited Company	9,746,035	1.67	2,805,440	0.48
21	Vo Thanh Tu	8,425,492	1.45	-	-
22	Foculus Oy	8,000,000	1.37	-	-

Note:

- Information on related parties of shareholders is compiled based on the initial declarations of shareholders and updated as new information arises up to the date of this report.
- KienlongBank did not receive the declarations of related parties of shareholder Nguyen Huyen Tram and Duc Tu Real Estate Co., Ltd. at the time of preparing this report.
- Share and ownership percentage figures are finalized as of December 31, 2025.

The Board of Directors respectfully submits this to the General Meeting of Shareholders for consideration and approval.

Sincerely./.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN OF BOARD OF DIRECTORS



Trần Ngọc Minh

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**REPORT ON
2025 BUSINESS PERFORMANCE REPORT
AND 2026 BUSINESS PLAN**

To: The General Meeting of Shareholders.

INTRODUCTION

Vietnam's socio-economic growth in 2025 is projected to be quite impressive, with GDP increasing by 8.02%, the size of the economy estimated at US\$514 billion, rising 5 places to 32nd in the world. GDP per capita is expected to reach US\$5,026. Inflation is well controlled (average CPI increase of 3.31%). The economic structure is shifting positively, with services accounting for 42.75%.

In 2025, the legal system regarding monetary and banking operations will continue to be improved, ensuring both the safe operation of the banking system and adherence to practical requirements, keeping pace with international trends, standards, and practices. As of December 22, 2025, total means of payment will increase by 14.98% compared to the end of 2024 (compared to a 9.15% increase at the same time the previous year). Capital mobilization by credit institutions increased by 13.68% (compared to an 8.79% increase in the same period last year); credit growth in the economy reached 17.65% (compared to a 13.4% increase in the same period last year).

In this context, to achieve the 2025 plan targets approved by the General Shareholders' Meeting, the Board of Directors of Kienlong Commercial Joint Stock Bank (KienlongBank) has actively implemented and completed most of the targets assigned by the General Shareholders' Meeting: As of December 31, 2025, pre-tax profit reached 168% of the plan, total assets and outstanding loans reached 101% of the plan, total mobilized capital reached 98% of the plan; limits and ratios ensuring operational safety were maintained in accordance with the regulations of the State Bank of Vietnam.

The Board of Directors of KienlongBank respectfully reports to the General Meeting of Shareholders the business performance result for 2025 and the business plan for 2026, as follows:

**PART I
BUSINESS PERFORMANCE RESULTS IN 2025**

I. KEY CONSOLIDATED INDICATORS OF KIENLONGBANK IN 2025

As of December 31, 2025, KienlongBank's total assets reached VND 103,303 billion, an increase of 12.07% compared to December 31, 2024, achieving 101.28% of the plan; total mobilized capital reached VND 91,361 billion, an increase of VND 8,786 billion, an increase of 10.64% compared to December 31, 2024, achieving 98.24% of the plan; outstanding loans reached VND 71,588 billion, an increase of 16.53% compared to December 31, 2024, achieving 100.83% of the plan (reaching 99.98% of

the loan limit allowed by the State Bank of Vietnam); pre-tax profit reached VND 2,322.70 billion, achieving 168% of the plan.

Unit: Billion VND, %

Indicator	Actual 2024	Plan 2025	Actual 2025	Increase/Decrease (+/-) actual 2025 compared to actual 2024		% of Plan Achieved (%)
				Balance	Ratio (%)	
1. Total assets	92,176	102,000	103,303	11,127	12.07	101.28
2. Mobilized Capital	82,575	93,000	91,361	8,786	10.64	98.24
3. Credit Outstanding	61,432	71,000	71,588	10,156	16.53	100.83
4. NPL Ratio (%)	1.60	< 3.00	1.57		(0.03)	
5. Pre-tax Profit	1,112.06	1,379	2,322.70	1,210.64	108.86	168.43

II. CAPITAL MOBILIZATION AND UTILIZATION

1. Capital Mobilization

In 2025, KienlongBank flexibly adjusted deposit interest rates according to the State Bank of Vietnam's (SBV) policy interest rate, ensuring liquidity as regulated by the SBV, while also meeting sufficient capital for business operations.

As of December 31, 2025, total mobilized capital reached VND 91,361 billion, an increase of VND 8,786 billion, or 10.64%, compared to December 31, 2024, achieving 98.24% of the plan. Of this, mobilized capital from economic organizations and individuals increased by VND 8,036 billion, equivalent to an increase of 11.91% compared to December 31, 2024, accounting for 82.62%.

2. Capital Utilization

2.1. Credit Outstanding

As of December 31, 2025, the total outstanding credit balance to customers reached VND 71,588 billion, an increase of VND 10,156 billion, equivalent to a 16.53% increase compared to December 31, 2024, and within the growth limit allowed by the State Bank of Vietnam, achieving 100.83% of the plan.

In addition to credit growth, KienlongBank complies with regulations related to credit operations and loan classification, risk provisioning of the Government and the State Bank of Vietnam, as well as internal regulations. As of December 31, 2025, the non-performing loan ratio according to Circular 31/2024/TT-NHNN is 1.57% of total loans, achieving the target set by the General Meeting of Shareholders (non-performing loan ratio < 3%).

2.2. Deposits and Loans at Other Credit Institutions

As of December 31, 2025, the total balance of deposits and loans at other credit institutions was VND 16,165 billion, an increase of VND 660 billion (4.26%) compared to December 31, 2024. The balanced use of capital in the interbank market, considering both the capital structure and total assets, helps KienlongBank ensure liquidity while increasing capital efficiency and maintaining cooperative relationships with credit institutions in Vietnam.

2.3. Investment Activities

2.3.1. Government Bond Investments

Investing in government bonds aims to increase highly liquid assets, maintain the liquidity ratio as stipulated by the State Bank of Vietnam, enhance profitability, and effectively utilize available capital. The total investment value as of December 31, 2025, reached VND 3,013 billion, representing 2.99% of the average total liabilities of the preceding month (ensuring compliance with the State Bank of Vietnam's regulations).

2.3.2. Capital Contributions and Share Purchases

By the end of 2025, the value of capital investment and share purchases will be VND 500 billion (this is capital contribution to a subsidiary), unchanged from December 31, 2024. The ratio of capital contribution and share purchases to charter capital and supplementary charter capital reserve fund is 8.29% (the regulation stipulates $\leq 40\%$).

2.4. Fixed assets

In 2025, KienlongBank will continue to invest in, renovate, and repair the headquarters of its units throughout the system to promptly meet the increasingly high demands of customers' business and transactions. As of December 31, 2025, the value of fixed assets reached VND 2,145 billion, an increase of VND 39 billion (1.85%) compared to December 31, 2024.

III. NON-CREDIT ACTIVITIES

In 2025, KienlongBank will launch many new products and services, while continuing to improve service quality to promptly meet customer needs. Details are as follows:

1. International Payments: In 2025, international payment transaction volume is projected to increase by 31.38% compared to 2024.

2. Foreign Exchange Trading:

- Purchase volume is projected to decrease by 0.63% compared to 2024.
- Sales volume is projected to decrease by 1.76% compared to 2024.

3. Money Transfers: Compared to 2024, total money transfer and Western Union remittance payment volume is projected to increase by 73.75%.

4. Card operations

260 ATMs/STMs and 148,636 shops are using the Myshop service.

570,577 active debit cards, an increase of 10.13% compared to December 31, 2024.

54,924 active credit cards (a 36% increase compared to December 31, 2024), with total sales reaching VND 3,201 billion (an 8.46% increase compared to 2024).

KienlongBank continues to maintain its policy of free cash withdrawals for KienlongBank debit cards at all ATMs of banks nationwide; customers using KienlongBank credit cards enjoy free cash withdrawals, free annual fees, interest-free periods of up to 55 days, and the lowest interest rates on the market. KienlongBank VISA cards have adopted contactless payment technology for convenient customer transactions.

In addition, KienlongBank regularly collaborates with partner organizations to implement promotional programs and discounts for KienlongBank cardholders.

5. Linked services and consulting on life and non-life insurance products::



Linked and consulting services were expanded, increasing convenience for customers and contributing to KienlongBank's revenue and profit growth in 2025.

IV. BUSINESS RESULTS AND CAPITAL SAFETY RATIOS

1. Business Results

Consolidated pre-tax profit in 2025 reached VND 2,322.70 billion, an increase of VND 1,210.64 billion, equivalent to a 108.86% increase compared to 2024, achieving 168% of the plan (Plan: VND 1,379 billion). Of which:

- Subsidiary profit: VND 11 billion, an increase of VND 4.57 billion (+71.08%) compared to 2024.

- KienlongBank's own profit: VND 2,311.69 billion, an increase of VND 1,206.07 billion (+109.08%) compared to 2024.

2. Regulatory Compliance and Safety Ratios

As of December 31, 2025, KienlongBank ensures compliance with the limits and safety ratios in its operations as stipulated by the State Bank of Vietnam in Circular No. 22/2019/TT-NHNN, Circular No. 41/2016/TT-NHNN, and subsequent amendments and supplements, specifically as follows:

No.	Indicator	31/12/2025	SBV requirement
1	Minimum consolidated capital adequacy ratio (%)	14.38	≥ 8.00
2	Liquidity reserve ratio (%)	26.80	≥ 10.00
3	Capital contribution, shareholding limit (%)	8.29	≤ 40.00
4	Ratio of short-term funds used for medium- and long-term loans (%)	14.22	≤ 30.00
5	Loan-to-deposit ratio (%)	78.13	≤ 85.00

V. OTHER SUPPORTING ACTIVITIES

1. Human resources and Training

1.1. Human Resources Management

Over the years, KienlongBank has continuously improved its employee benefits policies, strengthened training and development of its internal human resources, and promptly met the staffing needs for business development. In 2025, KienlongBank will restructure its human resources to focus on personnel quality and improve labor productivity. By December 31, 2025, the total number of employees across the system will be 4,158, a decrease of 13.25% compared to December 31, 2024, with the following structure:

No.	Category	31/12/2024	31/12/2025	Increase/decrease (+/-) compared to 31/12/2024	
				Quantity	Ratio (%)
	Total	4,793	4,158	(635)	(13,25)
1	Full - time	3,717	3,225	(492)	(13,24)
2	Collaborators	1,076	933	(143)	(13,29)

1.2. Training Activities

KienlongBank has organized numerous internal training courses; sent personnel to attend training courses, conferences, seminars, workshops, and training sessions from

external partners and the State Bank of Vietnam; joint training programs and many training programs at business units to improve professional qualifications and soft skills, specifically as follows:

No.	Category	No. of courses	No. of Participants
1	Internal training	305	42,652
a	Internal training	105	23,578
b	E-Learning training	98	18,393
c	New hire training	49	480
d	Role Transition Training	53	201
2	External training	37	334
3	Joint Training Programs	23	4,665
Total		365	47,651

2. Branch Network

In 2025, KienlongBank will continue to focus on consolidating its 134 network units (31 branches and 103 transaction offices), investing in modern and convenient facilities for customers to conduct transactions, creating conditions for market share development and promoting the KienlongBank brand.

3. Media and Social Responsibility

- Communication Activities: In 2025, in addition to communicating promotional programs and product/service offers through newspapers, television, and social media to bring the KienlongBank brand closer to customers, KienlongBank will also strengthen communication of banking culture through the KienlongBank Family Stories Fanpage, produce the "Afternoon Tea with the CEO" series, and implement activities to celebrate KienlongBank's 30th anniversary: "TikTok Warrior - Win Super Prizes", "Together We Reach Further", the Amazing KienlongBank Race 2025, the "Mr & Ms KienlongBank 2025" contest, the "30 Years of Pride - 30 Heartfelt Stories" series,...

- Social Work: KienlongBank will continue to maintain social activities to demonstrate its responsibility to the community such as: Giving Tet gifts; Supporting people affected by floods, sponsoring notebooks for disadvantaged students, assisting people in replacing temporary and dilapidated houses, supporting the construction of charitable houses...

- Titles/awards achieved in 2025: Top 50 Best Growing Enterprises in Vietnam, Top 10 Green ESG Banks in Vietnam 2025 (ESG10) and Top 100 Green ESG Enterprises in Vietnam 2025, Better Choice Awards, Best Workplace in Vietnam Award, Award from the international card organization JCB

4. Internal Control

KienlongBank regularly conducts internal control activities through both direct and remote monitoring to prevent and detect errors, thereby promptly reminding, correcting, and rectifying them to ensure KienlongBank's operations are safe, efficient, and sustainable.

5. Information Technology (IT)

In 2025, KienlongBank's IT system will operate smoothly and securely, with regular reviews and timely rectification of issues, effectively supporting business

operations and development. KienlongBank will continue to invest in infrastructure development and modernize its IT system: completing the deployment of AI Kiloba GPT, the payment request management (PRM) project, the ESG project, upgrading many features on the K+ App, and implementing system updates to ensure compliance with Circular 17/2024/TT-NHNN and Circular 18/2024/TT-NHNN. Implementing KienlongBank Pay projects and Project 06 on schedule, in compliance with Circular 15/2024/TT-NHNN, ...

PART II

BUSINESS PLAN FOR 2026

I. SOCIO-ECONOMIC OUTLOOK FOR 2026

1. Macroeconomic Forecast for 2026

2026 marks the first year of implementing the 2026-2030 five-year socio-economic development plan. The Government prioritizes promoting growth while maintaining macroeconomic stability, controlling inflation, and ensuring major balances. It emphasizes accelerating the development and comprehensive improvement of development institutions, promptly and decisively addressing bottlenecks and obstacles, unlocking and unleashing all resources; quickly stabilizing the organizational structure, and building a streamlined, efficient, and effective administrative system. The plan also focuses on enhancing strategic autonomy and innovating the development model, with a focus on establishing a new growth model that uses science, technology, innovation, and digital transformation as the main drivers; restructuring the economy, and promoting industrialization and modernization while adopting an efficient accounting approach to national development. To enhance the productivity, quality, resilience, and competitiveness of the economy...with the following key indicators:

- GDP growth rate (GDP) : 10% or higher.
- GDP per capita : 5,400 – 5,500 USD
- Average consumer price index (CPI) growth rate: Approximately 4.5%

2. Banking Sector Orientation for 2025

The State Bank of Vietnam (SBV) will continue to proactively and flexibly manage monetary policy, closely coordinating with a reasonable and focused expansionary fiscal policy and other macroeconomic policies to steadfastly prioritize the target of controlling inflation in 2026 at an average of approximately 4.5%, contributing to maintaining macroeconomic stability and supporting sustainable economic growth. System-wide credit growth is projected at around 15%, subject to adjustments (increases or decreases) as needed to reflect actual developments and circumstances. The SBV will implement comprehensive solutions for foreign exchange management and foreign exchange reserve management to contribute to stabilizing the foreign exchange market and supporting monetary policy management (SBV Directive 01/CT-NHNN dated January 9, 2026).

II. 2026 BUSINESS TARGETS AND IMPLEMENTATION STRATEGIES



Closely following the economic management solutions, monetary policy, credit policy, and banking operations of the Government and the State Bank of Vietnam in 2026, while effectively exploiting potential for development, the KienlongBank Executive Board has set the following business plan objectives and specific implementation solutions for 2026:

1. Consolidated Business Targets for 2026

Unit: Billion VND, %

Items	Actual 2025	Plan 2026	Increase/Decrease (+/-) plan 2026 compared to actual 2025	
			Balance	Ratio (%)
1. Total assets	103,303	117,125	13,822	13.38
2. Mobilized Capital	91,361	102,498	11,137	12.19
3. Credit Outstanding	71,588	80,178 (*)	8,590	12.00
4. NPL Ratio (%)	1.57	< 3.0		
5. Pre-tax Profit	2,322.70	2,600	277	11.94
6. Expected ratio of shares issued to increase charter capital (%)	60.00	29.50 (**)		

(*) Credit growth plan: To be implemented according to the rate permitted by the State Bank of Vietnam.

(**) Share issuance plan: To be implemented according to the rate approved by the competent State agency.

2. Implementation Solutions

2.1 Organizational Model, Management and Governance Mechanism

- Continue to improve the organizational model and internal control system to enhance governance, management, and risk management capabilities, aligning better with best practices in banking governance.

- Improve governance and management capabilities, emphasizing the role of independent members of the Board of Directors, ensuring independence in exercising rights and obligations as stipulated; comply with legal regulations on shareholding ratios; promptly address cases of excessive shareholding; proactively review and identify cases of concentrated shareholding by a few shareholders and related parties.

- Modernize banking technology, continuing to strengthen the application of automation in business processes and management activities. Improve the reporting, aggregation, storage, and data processing systems, promptly providing data for strategic planning, governance, and management.

2.2 Business activities

2.2.1. Credit

- Ensure safe, efficient, and legally compliant credit growth while maintaining effective management of liquidity risks and related risks.

- Direct credit towards production and business sectors, priority areas, and economic growth drivers, in accordance with the policies of the Government, the Prime Minister,

and the Governor of the State Bank of Vietnam; prioritize credit investment in feasible key projects and works serving socio-economic development; and strictly control credit in sectors with potential risks.

- Continue implementing measures to facilitate access to bank credit for customers (including energy and private enterprises) by reviewing and simplifying credit granting procedures, documentation, and collateral requirements, while adhering to legal regulations and not relaxing credit granting conditions to ensure operational safety and limit bad debts formation. Diversify banking credit products and services to meet the legitimate capital needs of individuals, businesses, and cooperatives (including businesses implementing education and training development projects). Strengthen the application of digital transformation in credit granting processes, creating favorable conditions for individuals and businesses to access bank credit, ensuring strict security and safety.

- Continue to vigorously implement solutions in Resolution No. 68/NQ-TW dated May 4, 2025 and the Action Plan of the Banking Sector (issued with Decision No. 2415/QĐ-NHNN dated June 25, 2025) on the development of the private economy, and Resolution No. 79-NQ/TW dated January 6, 2026 on the development of the state-owned economy, focusing on improving internal regulations, lending to customers based on production and business plans, plans to expand output markets; lending according to value chains and supply chains; - Lending based on payment data and cash flow; lending based on types of collateral in accordance with legal regulations.

- Promote the implementation of credit programs and policies as directed by the Government and the Prime Minister (such as: the program for lending to link production, processing and consumption of high-quality and low-emission rice products in the Mekong Delta; the social housing loan program according to Resolution No. 33/NQ-CP dated March 11, 2023; the credit program for investment in electricity infrastructure, transportation, and strategic technologies according to the list of projects provided by the Ministries...).

- Strengthen inspection and supervision of credit granting activities in the real estate sector; closely monitor the developments of the real estate market to develop appropriate credit granting guidelines, ensuring objective and reasonable valuation of collateral; control the level of credit concentration and take measures to limit risks and ensure operational safety.

- Proactively implement and strengthen the connection between banks and businesses through appropriate methods.

- Strictly comply with the State Bank of Vietnam's regulations on interest rates. Continue to publish the average lending interest rate, the difference between deposit and lending interest rates, lending interest rates for credit programs and packages, and other types of lending interest rates (if any) on KienlongBank's website.

- Accelerate the implementation of assigned tasks of the banking sector in national target programs; actively implement assigned tasks in the Banking Sector Action Plan to implement the National Strategy on Green Growth for the period 2021-2030 and vision to 2050; strengthen environmental risk management in credit granting activities.

2.2.2. Capital Mobilization

- Closely monitor interest rate/exchange rate developments in the market, and promptly adjust interest rates accordingly, focusing on medium and long-term maturities.

- Balance capital sources to meet the credit capital needs of the economy.

- Flexibly implement programs/policies to promote capital mobilization growth, strengthen the attraction of low-interest capital to reduce capital costs; develop diverse capital mobilization products to meet customer needs.

- Enhance the diversity of interbank transactions such as capital transactions (MM), foreign exchange (FX), and securities... to expand cooperation with financial institutions to develop monetary business activities and reserve capital for the Bank's business development.

2.2.3. Debt Settlement and Recovery

- Continue to implement comprehensive solutions to control and handle bad debts, improve credit quality, control the on-balance sheet bad debt ratio below 3.00% of total debt, while strengthening risk management and limiting the 발생 of new bad debts, contributing to ensuring the safety and stability of the operations of the credit institution system.

- Strictly comply with relevant legal regulations on debt collection; review and update relevant internal regulations, strengthen internal review, inspection, and control of debt collection, ensuring compliance with legal regulations.

2.2.4. Service Business Activities

- Strictly implement regulations on payment activities, focusing on implementing solutions to ensure safety and security in opening and using payment accounts and bank cards... contributing to preventing fraud and scams related to payment activities, ensuring the legitimate owner when using payment accounts and bank cards in online payments.

- Build and develop an efficient, transparent, and data-driven digital bank. Implement flexible and innovative digital banking models, ensuring the provision of convenient, modern, and secure services for customers; while complying with the orientation, standards, and regulations of the law and the State Bank of Vietnam in the digital transformation process.

- Continue to strengthen investment and application of science and technology, and innovation in: (i) upgrading and improving payment infrastructure; (ii) proactively developing and providing convenient cashless payment products and services; (iii) Strengthen connections with other sectors and fields to expand the digital ecosystem and promote the provision of cashless payment services in the public and administrative sectors.

- Review and improve internal processes and regulations to ensure compliance with legal regulations and promptly organize the implementation of directives from the State Bank of Vietnam in payment activities.

- Strengthen information dissemination, communication, and guidance for customers on using payment services safely and in compliance with legal regulations; advise and warn customers about criminal methods and tactics, preventive measures, and ensure safety and security in payment activities.

- Continue to effectively implement linked services to diversify products and services and increase revenue from non-credit services.

2.3. Enhancing Inspection, Supervision, and Risk Management

- Enhance the effectiveness and efficiency of internal inspection, control, and auditing; strongly promote the role and responsibility of the Internal Control Board, Internal Audit, and the department performing the function of inspection and compliance monitoring in operational risk management to promptly detect, warn, prevent risks, and address shortcomings and violations, contributing to ensuring safety, efficiency, and improving the quality of operations.

- Review and refine internal procedures and regulations to ensure compliance with legal regulations and promptly organize the implementation of directives from the State Bank of Vietnam; strengthen the management, supervision, and control of payment activities through payment systems to ensure stability, safety, and smooth operation.

2.4. Human Resources Work

Optimizing the organizational structure, maximizing capabilities, improving the working environment, enhancing sales skills, and increasing income commensurate with labor productivity results.

2.5. Information Technology (IT)

- Continue implementing tasks and solutions according to the Plan and Strategy on digital transformation and information technology (IT) in the banking sector until 2026, with a vision to 2030.

- Apply advanced solutions, technologies, and international standards on security and safety for information technology systems.

- Develop digital banking applications to automate business processes and control operational risks.

- Complete the implementation of IT projects according to the plan.

- Continue implementing solutions for applying population data according to Decision No. 06/QĐ-TTg dated January 6, 2024, of the Prime Minister (Project 06) and closely coordinate with units under the Ministry of Public Security to implement Plan No. 01/KHPH-BCA-NHNN.

- Strengthen communication and raise customer awareness of cybersecurity risks, fraud, and scams in cyberspace; Guiding customers on knowledge and skills for safe use of banking services, in compliance with legal regulations.

2.6. Other Activities

- Promoting policy communication, especially new policy mechanisms on monetary and banking operations; strengthening the introduction of banking products and services, improving customer knowledge and skills to reduce risks in service usage and protect the rights of users of products and services.

- Strictly complying with the regulations and directives of the State Bank of Vietnam on receiving, storing, transporting, classifying, and selecting money, ensuring the safety of cash vaults. Strengthening regular and unscheduled self-inspections of compliance with regulations on cash vault safety by branches and transaction offices in the system; promptly correcting and addressing shortcomings and improving internal procedures

and regulations.

- Vigorously implement the National Action Plan to fulfill the Vietnamese Government's commitments on preventing and combating money laundering, terrorist financing, and financing the proliferation of weapons of mass destruction.

- Continue to implement/monitor the Strategy for the Development of the Vietnamese Banking Sector until 2025, with a vision to 2030, the new phase of the National Comprehensive Financial Strategy (after its promulgation), and other issued Programs, Plans, and Projects.

The above is the report on the operational results for 2025 and the business plan for 2026 of Kien Long Commercial Joint Stock Bank.

Sincerely,

Recipients:

- As above;
- Board of Directors, Board of Supervisors;
- Archived at: Clerical office.

GENERAL DIRECTOR 


Tran Hong Minh

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No: 05/BC-BKS

Rach Gia, April 01st, 2026

**REPORT OF THE BOARD OF SUPERVISORS
ON ACTIVITIES IN 2025 AND ACTIVITY PLAN FOR 2026**

To: The General Meeting of Shareholders.

- Pursuant to the Law on Credit Institutions of 2024 ("Law on Credit Institutions") and its amendments;
- Pursuant to the Charter of Kien Long Commercial Joint Stock Bank ("KienlongBank/Bank").

In fulfilling the functions and duties of the Board of Supervisors as stipulated in the Law on Credit Institutions and the KienlongBank Charter, the Board of Supervisors ("BOS") hereby reports to the Annual General Meeting of Shareholders of 2026 on the following matters:

I. RESULTS OF THE BOARD OF SUPERVISORS' ACTIVITIES IN 2025

1. Organization and operation of the BOS in 2025

1.1. Organizational structure and personnel of the BOS

As of December 31, 2025, the BOS for the 2023-2027 term has 05 (five) members:

No	Full name	Title	Date of commencement/ cessation of membership in the BOS
1	Ms. Do Thi Tuyet Trinh	Head of BOS (Full-time member)	Elected by the 2023 Annual General Meeting of Shareholders on April 27, 2023
2	Mr. Dang Minh Quan	BOS Member (Full- time member)	Elected by the 2023 Annual General Meeting of Shareholders on April 27, 2023
3	Ms. Hoang Thi Phuong	BOS Member (Full- time member)	Elected by the 2024 Annual General Meeting of Shareholders on April 26, 2024
4	Ms. Nguyen Thi Khanh Phuong	BOS Member (Full- time member)	Elected by the 2024 Annual General Meeting



No	Full name	Title	Date of commencement/ cessation of membership in the BOS
			Meeting of Shareholders on October 26, 2024
5	Mr. Dao Ngoc Hai	BOS Member (Full- time member)	Elected by the 2024 Extraordinary General Meeting of Shareholders on October 26, 2024

1.2. Summary of BOS Meetings

In 2025, the BOS held 6 meetings. All members of the BOS attended the meetings fully, discussing, contributing opinions, and unanimously voting to implement: the BOS's operational plan approved by the General Meeting of Shareholders; assigning tasks to BOS members; approving the internal audit plan; directing and supervising internal audit activities; recruiting/appointing/reappointing and approving some personnel policies for the Internal Audit Department; selecting and proposing to the General Meeting of Shareholders for approval the list of audit firms to conduct audits.

The Head of the BOS fully attended all regular/extraordinary meetings of the Board of Directors. In addition, the Head of the BOS/members of the BOS attended meetings to approve audit reports, enabling the BOS to understand the business operations and risk control work of the Units. From there, we will direct the rectification and correction of shortcomings and deficiencies, and strengthen internal auditing to limit errors, prevent risks, and ensure safety in operations.

2. Result of BOS' monitoring activities

2.1. Coordination of activities between the BOS and the Board of Directors and the Board of Management

The coordination of activities between the BOS and the Board of Directors ("BOD") and the Board of Management ("BOM") always ensures compliance with the law, KienlongBank regulations, and the common interests of the Bank. The BOS is provided with all necessary information, reports, and data by the Board of Directors and the Board of Management to perform its functions and duties as stipulated by law.

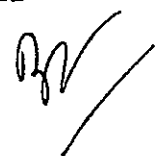
The Head of the BOS attends all regular/extraordinary meetings of the Board of Directors.

2.2. Monitoring the compliance with legal regulations and KienlongBank's Charter in governance and management

In 2025, the Board of Supervisors (BOS) fulfilled its oversight duties regarding: (i) compliance with legal regulations and KienlongBank's Charter in governance and

management; (ii) the implementation of business orientations, goals, and targets approved by the General Meeting of Shareholders (GMS) and the BOD; and (iii) other duties as prescribed by law, KienlongBank's Charter, and the BOS's Operational Regulations. The results of supervision and internal audits indicate:

- The BOD performed the following:
 - + Directed and successfully organized the 2025 Annual General Meeting and the 2025 Extraordinary General Meeting. Supervised the implementation of GMS resolutions, including increasing charter capital and listing KienlongBank's shares on the Ho Chi Minh City Stock Exchange (HOSE).
 - + Strengthened senior leadership, including the appointment of a new General Director to enhance KienlongBank's governance and operational capacity while ensuring compliance with legal and internal regulations.
 - + The oversight role of Senior Management over the General Director and the BOM was clearly demonstrated through: (i) regular BOD meetings to review operations and make timely decisions; (ii) establishing and maintaining specialized committees to assist the BOD in gathering information for informed decision-making; (iii) participating in BOM meetings and monitoring performance via business indicators, financial statements, and other executive reports.
 - + Directed the implementation of the ESG (Environmental, Social, and Governance) strategy and the adoption of Basel III advanced practices to ensure sustainable, efficient, and stable growth.
- The General Director and the BOM proactively realized the business plans:
 - + Promoted credit growth while focusing on portfolio quality; intensified bad debt recovery; implemented solutions to boost capital mobilization and increased the CASA ratio to optimize funding costs.
 - + Executed key projects and comprehensive digital transformation initiatives to enhance customer experience, increase transaction volume, and optimize processing time and operating expenses;
 - + Reviewed the business network to align with local administrative restructuring;
 - + Acted upon findings and recommendations from state regulatory authorities, the BOS, and Internal Audit;
 - + Operated functional councils to support the BOM in making timely and appropriate business decisions;



- + Reviewed the internal document system to ensure legal and charter compliance; measured and monitored safety limits to comply with State Bank of Vietnam regulations and internal policies.
- Regarding the internal control system, KienlongBank has established three independent lines of defense that fundamentally meet the requirements of Circular 13/2018/TT-NHNN dated May 18, 2018, regulating the internal control system of commercial banks and branches of foreign banks, including: (i) ensuring the existence of mechanisms for decentralization, delegation of organizational structure, operating mechanisms, regulations, and procedures; (ii) Having functions for identifying and controlling risks within the business units themselves and providing direct support; (iii) Developing internal policies/regulations on risk management, risk measurement, monitoring, and compliance with legal regulations; (iv) Establishing several units for cross-checking/controlling in certain high-risk business areas/ or having supporting systems.

2.3. Monitoring the Implementation of the General Shareholders' Meeting Resolutions

The Board of Directors has directed the General Director to implement Resolution No. 01/NQ-DHDCD dated April 25, 2025, of the 2025 Annual Shareholders' Meeting and Resolution No. 02/NQ-DHDCD dated July 15, 2025, of the 2025 Extraordinary Shareholders' Meeting. The results achieved are as follows:

a) Contents completed according to Resolution No. 01/NQ-DHDCD dated April 25, 2025:

- Exceeded several financial targets according to the 2025 business plan assigned by the Shareholders' Meeting, specifically:

Unit: VND billion

Indicator	Plan 2025	Actual 2025	% of plan implementation for 2025
1. Total Asset	102,000	103,303	101.28
2. Mobilized Capital	93,000	91,361	98.24
3. Credit Outstanding	71,000	71,588	100.83
4. NPL Ratio (%)	< 3.00	1.57	
5. Pre-tax Profit	1,379	2,322.70	168.43

- Completed the allocation of funds (capital reserve fund, financial reserve fund, reward fund) as stipulated.

- Completed the listing of KienlongBank shares on the Ho Chi Minh City Stock Exchange.

- Completed the listing of KienlongBank bonds on the Hanoi Stock Exchange.

- Completed several tasks authorized by the General Meeting of Shareholders: The Board of Directors unanimously selected A&C Auditing and Consulting Co., Ltd. as the auditor for the financial statements and the internal control system for the 2026 fiscal year of KienlongBank.

- Remuneration of the Board of Directors and Board of Supervisors: Paid according to Resolution 01/NQ-DHDCD and within the budget limits approved by the General Meeting of Shareholders. Operating expenses of the BOS are part of the Bank's general operating budget and are managed according to KienlongBank's financial regulations.

b) Contents completed according to Resolution No. 02/NQ-DHDCD dated July 15, 2025:

Completed the increase of KienlongBank's charter capital from VND 3,652,818,780,000 to VND 5,821,710,040,000, through the issuance of shares as dividend payments to existing shareholders.

2.4. Monitoring Internal Audit Activities

The BOS regularly monitors and directs internal audit activities in accordance with the regulations in Circular 13/2018/TT-NHNN dated May 18, 2018 (Circular 13) and KienlongBank's internal regulations. Internal audit activities have contributed to supporting the Board of Directors and the BOM in improving the internal control system, while proactively detecting, preventing, and handling violations within the system, specifically:

- The Internal Audit Department has conducted audits according to the 2025 internal audit plan approved by the BOS.

- The results of internal audits have been fully sent to the Board of Directors, the General Director, and relevant units. At the same time, the Internal Audit Department has also actively monitored and urged the progress of rectifying audit recommendations and suggestions for audited units in accordance with KienlongBank's internal regulations.

2.5. Financial Statement Audit Results

During the year, the BOS collaborated with A&C Auditing and Consulting Co., Ltd. in auditing KienlongBank's consolidated financial statements, interim separate financial statements, and 2025 annual financial statements. The audit results of the BOS and A&C Auditing and Consulting Co., Ltd. are as follows:

- The recording, archiving of documents, and preparation of accounting books were carried out in accordance with Decision No. 1913/2005/QĐ-NHNN dated December 30, 2005, of the State Bank of Vietnam.

- KienlongBank's consolidated financial statements for 2025 were prepared in accordance with Decision No. 16/2007/QĐ-NHNN dated April 18, 2007, Circular 49/2014/TT-NHNN dated December 31, 2014, Circular No. 22/2017/TT-NHNN dated December 29, 2017, and Circular No. 27/2021/TT-NHNN dated December 31, 2021 of the State Bank of Vietnam and relevant accounting standards.

- The consolidated financial statements fairly and reasonably reflect, in all material respects, the consolidated financial position of KienlongBank and its subsidiaries as of December 31, 2025, as well as the consolidated operating results and consolidated cash flow for the year ended on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to credit institutions issued by the State Bank of Vietnam, and relevant legal regulations on the preparation and presentation of consolidated financial statements.

The financial position is fully and clearly presented in KienlongBank's audited consolidated financial statements for 2025, which have been published on the Bank's website in accordance with current regulations. Some important financial indicators are as follows:

a) Regarding basic financial indicators:

Unit: VND billion

No	Indicators	Actual 2024	Actual 2025	Increase/Decrease (+/-) in 2025 compared to 2024	
				Balance	Ratio (%)
1	Charter capital	3,653	5,821	2,168	59.35
2	Total assets	92,176	103,303	11,127	12.07
3	Total mobilized capital	82,575	91,361	8,786	10.64
4	Outstanding credit balance	61,432	71,588	10,156	16.53
5	Non-performing loan ratio (%)	1.60	1.57		(0.03)
6	Pre-tax profit	1,112.06	2,322.70	1,210.64	108.86

b) Safety indicators as of December 31, 2025:

No	Indicators	Unit	Actual 2025	SBV requirements
1	Minimum capital adequacy ratio	%	14.38	≥ 8.00
2	Liquidity reserve ratio	%	26.80	≥ 10.00

No	Indicators	Unit	Actual 2025	SBV requirements
3	Ratio of total investment and equity contributions to charter capital and supplementary charter capital reserves	%	8.29	≤ 40.00
4	Number of credit institutions in which KienlongBank purchasing shares	Number	-	≤ 2 credit institutions in which the credit institution invests, contributes capital, or purchases shares.
5	Ratio of short-term funding to medium- and long-term loans	%	14.22	≤ 30.00
6	Ratio of outstanding loans to total deposits	%	78.13	≤ 85.00

2.6. Other Supervisory Activities

The BOS has fully carried out other supervisory activities as required by law and KienlongBank's Charter:

- The establishment, maintenance, and updates of the list of founding shareholders, major shareholders, and related persons of the members of the Board of Directors, the BOS, and the Director General (CEO) of KienlongBank, as well as shareholders owning 01% or more of the charter capital, have been performed periodically by the BOS and fully archived in accordance with regulations.

- The BOS monitors compliance with the regulations in Chapter VII of the Law on Credit Institutions regarding restrictions to ensure safety in the operation of credit institutions. KienlongBank complies with the regulations on safety limit indicators as prescribed by law.

- In 2025, KienlongBank will complete the distribution of profits and dividends in accordance with the principles approved by the General Meeting of Shareholders and the approval of the State Bank of Vietnam.

- Monitoring the implementation of contracts and transactions with related parties, including: Kien Long Commercial Bank Asset Management and Exploitation Company Limited; transactions with members of the Board of Directors, members of the BOS, General Director, Deputy General Director, and related parties.

2.7. Issues to Note in Management and Operation

Besides the achievements, the BOS notes the following issues for the Board of Directors and the General Director:

- Regarding credit granting activities: Credit granting activities in the 2025 fiscal year basically complied with the law and KienlongBank's internal regulations, grew within the limits allowed by the State Bank of Vietnam, and exceeded the business plan targets approved by the General Meeting of Shareholders. However, during the implementation of business activities, some errors/limitations in operation still exist. Therefore, in 2026, management and operation need to strengthen risk control and improve compliance with internal regulations and laws regarding credit granting activities to minimize and limit risks from the first line of defense; - Timely and thorough rectification of existing issues according to recommendations from the Internal Audit, BOS, and the State Bank of Vietnam's inspection agency...

- Regarding the improvement of the internal regulatory system: several documents from competent state agencies on banking operations will officially come into effect in 2026 and have a comprehensive impact on the operations of commercial banks. KienlongBank needs to proactively update, review, and adjust its internal regulatory system to ensure timeliness and compliance. At the same time, the Bank also needs to proactively assess the impact of changes in legal regulations on risk appetite and business operations to provide appropriate guidance and direction in governance and management.

- Other contents: (i) Strengthening centralized risk management, loan classification, provisioning and use of risk reserves; (ii) For Information Technology: continue to strengthen the management and supervision of information technology operations; (iii) Ensure that the information technology system operates stably, securely, and meets development requirements; accelerate digital transformation to keep pace with the market and increase business efficiency. Simultaneously, focus on information security and cybersecurity; strengthen control over the deployment of technology projects and management of outsourced IT services; (iii) Continue to review and improve internal control and operational processes in payment activities to ensure safe and smooth transaction processing. Simultaneously, strengthen operational risk control measures, improve the efficiency of reconciliation and error handling, and ensure compliance with regulatory requirements; (iv) In the context of a volatile economy, proactively develop financial contingency measures to ensure safe and efficient operations; and continue to increase non-interest income, especially income from service activities.

II. BOARD OF SUPERVISORS' ACTIVITY PLAN FOR 2026

Based on KienlongBank's business development orientation, the BOS identifies the following key activities for 2026:

1. Strengthening and improving the effectiveness of inspection and supervision of compliance with legal regulations and KienlongBank's charter in governance, operation, and implementation of resolutions of the General Meeting of Shareholders.

2. Inspecting financial activities, supervising compliance with accounting regulations, income distribution, and fund utilization; monitoring financial indicators and safety ratios in KienlongBank's operations.

3. Enhance the effectiveness of internal audit activities and high-level supervision of internal audits as stipulated in Circular 83/2025/TT-NHNN (hereinafter referred to as "Circular 83") dated December 31, 2025 of the State Bank of Vietnam (effective from July 1, 2026) and KienlongBank's internal regulations, specifically: (i) Strengthen supervision of internal audit activities according to the approved 2026 audit plan and the orientation for developing the 2027 audit plan; (ii) Review and adjust the internal document system related to the activities of the BOS and internal audit to ensure compliance with legal regulations and effectiveness in actual operations; (iii) Organize internal training and continuously improve audit methods to ensure compliance with KienlongBank's operating model and the requirements of Circular 13 and Circular 83. In addition, strengthen encouragement and support for employees to complete relevant professional certifications, as well as attract and recruit competent personnel from within and outside the bank.

4. Appraise semi-annual and annual financial statements.

5. Prepare, maintain, and update the list of founding shareholders, major shareholders, and related parties of the Board of Directors, BOS members, and General Director of KienlongBank, and shareholders owning 1% or more of the charter capital as prescribed by law.

6. Perform other functions and duties of the BOS as prescribed by the State Bank of Vietnam, the charter, and internal regulations of KienlongBank.

III. RECOMMENDATION OF THE BOARD OF SUPERVISORS

Based on KienlongBank's Charter, the organizational and operational regulations of the BOS, and the business orientation for 2026, the BOS recommends the Board of Directors and the General Director the following issues regarding KienlongBank's operations:

1. Strictly comply with the provisions of the law, the charter, and KienlongBank's internal regulations in governance and management; develop safe and sustainable business operations in accordance with the directions of the Government and the State Bank of Vietnam.



2. Regularly review, improve, and promptly adjust the system of internal regulations, rules, and procedures to conform with current legal regulations and the actual business situation.

3. Continue to improve the effectiveness of KienlongBank's internal control system in accordance with international practices such as Basel 3 and the requirements of Circular 83/2025/TT-NHNN dated December 31, 2025, and other regulations of the State Bank of Vietnam. Strengthen risk management capacity for key risks, paying attention to regularly reviewing and improving risk management regulations and strategies, especially including credit risk and concentration risk, as required by Circular 83 and legal regulations, KienlongBank's internal regulations, and the macroeconomic situation, in order to identify and provide early warnings of potential risks that may negatively impact KienlongBank's operations.

The above is the report on the results of operations in 2025 and the plan for operations in 2026 of the BOS.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval./.

Recipients:

- As above;
- Board of Directors;
- Archived at: Board of Supervisors.

ON BEHALF OF BOARD OF SUPERVISORS

HEAD OF THE BOARD



Do Thị Tuyen Trinh

KIEN LONG COMMERCIAL
JOINT STOCK BANK

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 01 /TTr-HDQT

Rach Gia, day 01 month 4 2026

PROPOSAL

Regarding the Audited Consolidated Financial Statements for 2025

To: The General Meeting of Shareholders

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to the Charter of Kien Long Commercial Joint Stock Bank.

The Board of Directors respectfully submits to the 2026 Annual General Meeting of Shareholders the proposal for approval of the audited consolidated financial statements of Kien Long Commercial Joint Stock Bank for the year 2025.

The audit report on the consolidated financial statements of Kien Long Commercial Joint Stock Bank for 2025 has been printed in the 2025 Annual Report and published on the website of Kien Long Commercial Joint Stock Bank.

The Board of Directors kindly requests the General Meeting of Shareholders to consider and approve this matter.

Sincerely!

ON BEHALF OF BOARD OF DIRECTORS
CHAIRMAN

Recipients:

- As above;
- Archived at: Board of Directors Office.



Tran Ngoc Minh

No: 02 /TTr-HDQT

Rach Gia, date 04 month 4 ,2026

PROPOSAL
Regarding the Plan for 2025 Profit Distribution

To: THE GENERAL MEETING OF SHAREHOLDERS

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;

- Pursuant to Decree No. 135/2025/ND-CP dated June 12, 2025 on the financial regime for credit institutions, branches of foreign banks and financial supervision, and evaluation of the effectiveness of State capital investment in credit institutions with 100% State-owned charter capital and credit institutions with State capital;

- Pursuant to the consolidated and separate financial statements for 2025 of Kien Long Commercial Joint Stock Bank, independently audited by A&C Auditing and Consulting Company Limited.

The Board of Directors of Kien Long Commercial Joint Stock Bank respectfully submits to the Annual General Meeting of Shareholders 2026 for approval of the 2025 profit distribution plan as follows:

Unit: VND

No.	Item	Consolidated	Separate	Note
1	Profit before tax	2,322,695,676,452	2,311,692,879,478	
2	Corporate income tax	466,517,826,340	464,317,009,755	
3	Profit after tax	1,856,177,850,112	1,847,375,869,723	(1)-(2)
4	Appropriation to reserves	352,673,791,521	351,001,415,247	(a)+(b)
a	Reserve for supplementary chartered capital (*)	185,617,785,011	184,737,586,972	(3) x 10%
b	Financial reserve fund (*)	167,056,006,510	166,263,828,275	[(3)-(4.a)]x10%
5	Remaining profit after appropriations	1,503,504,058,591	1,496,374,454,476	(3)-(4)
6	Retained earnings from previous years	21,481,520,000	21,481,520,000	
7	Accumulated retained earnings	1,524,985,578,591	1,517,855,974,476	(5) + (6)
8	Supplementary Capital Reserve Fund as of December 31, 2025	217,719,146,719	209,229,214,482	
9	Remaining profits and the Supplementary Capital Reserve Fund for 2025	1,742,704,725,310	1,727,085,188,958	(7) + (8)
10	Used to carry out an increase in charter capital (**)	1,706,193,050,000	1,706,193,050,000	Using source (9)
11	Number of outstanding shares (listed)	578,370,526	578,370,526	Excluding Treasury Stock
12	Charter Capital	5,821,705,260,000	5.821.705.260.000	

13	Share issuance ratio to increase charter capital (***)		29.50%	(10)/(11)/10,000
14	Capital reserve fund remaining in 2025 after dividend distribution	8,489,932,237	0	
15	Accumulated retained earnings	28,021,743,073	20,892,138,958	

(*): These are mandatory reserves appropriated from after-tax profit in accordance with prevailing legal regulations.

(**): This includes using VND 209,229,214,482 from the supplementary capital reserve fund and VND 1,496,963,835,518 from retained earnings.

(***): To be implemented only after the General Meeting of Shareholders approves the plan to increase charter capital.

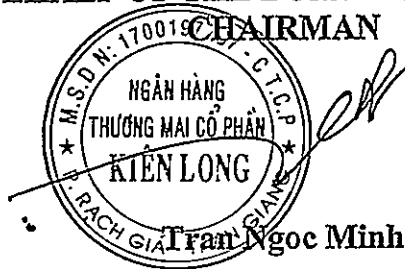
The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval.

Sincerely!

ON BEHALF OF THE BOARD OF DIRECTORS

Recipients:

- As above;
- Archived at: BOD Office.



Tran Ngoc Minh

PROPOSAL

Regarding the Plan for Charter capital increase through the issuance of shares to raise equity capital from existing shareholders.

To: THE GENERAL MEETING OF SHAREHOLDERS.

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and Law No. 03/2022/QH15 dated January 11, 2022 amending and supplementing a number of articles of Law on Public Investment, Law on Investment under Law on Public-Private Partnership Investment, Investment Law, Law on Housing, Law on Bidding, Law on Electricity, Law on Enterprise, Law on Special Consumption Tax and Law on Enforcement of Civil Judgment;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and Law No. 56/2024/QH15 dated November 29, 2024 amending and supplementing a number of articles of the Law on Securities, Law on Accounting, Law on Independent Audit, Law on State Budget, Law on Management and Use of Public Properties, Law on Tax Administration, Law on Personal Income Tax, Law on National Reserves, and the Law on Handling of Administrative Violations;
- Pursuant to Circular No. 50/2018/TT-NHNN dated December 31, 2018 and Circular No. 22/2024/TT-NHNN dated June 28, 2024 amending and supplementing a number of articles of Circular No. 50/2018/TT-NHNN dated December 31, 2018 regulating the dossier, order and procedures for approving a number of changes of commercial banks and foreign bank branches;
- Pursuant to Circular No. 22/2019/TT-NHNN dated November 15, 2019 regulating the limits and prudential ratios of banks and foreign bank branches, Circular No. 41/2016/TT-NHNN dated December 30, 2016 prescribing the capital adequacy ratio for operation of banks and foreign bank branches and amending and supplementing documents;
- Pursuant to Circular No. 118/2020/TT-BTC dated December 31, 2020 and Circular No. 115/2025/TT-BTC dated December 15, 2025 amending and supplementing a number of articles of Circular No. 118/2020/TT-BTC on offering and issuing securities, public tender offers, share buybacks, registration of public companies and delisting of public companies;
- Pursuant to the Charter of Kien Long Commercial Joint Stock Bank (KienlongBank);
- Pursuant to the business plan of Kien Long Commercial Joint Stock Bank in 2026.

Board of Directors of Kien Long Commercial Joint Stock Bank (KienlongBank) respectfully submits to the General Meeting of Shareholders for consideration and approval of the Charter capital Increase Plan, specifically as follows:

1. Approval of KienlongBank's Capital Increase Plan for 2026:
 - a. Charter capital as of December 31, 2025: VND 5,821,705,260,000 (Five trillion eight hundred twenty-one billion seven hundred five million two hundred sixty thousand dong).



b. Maximum projected increase in charter capital: VND 1,706,193,050,000 (One trillion seven hundred six billion one hundred ninety-three million fifty thousand dong), through the issuance of shares to increase share capital from equity capital as of December 31, 2025 to existing shareholders, equivalent to a maximum ratio of 29.50%. The equity capital used for the above-mentioned increase in share capital includes:

- Capital reserve fund: VND 209,229,214,482.
- Undistributed after-tax profit: VND 1,496,963,835,518.

c. The projected charter capital after the capital increase is a maximum of VND 7,527,898,310,000 (Seven thousand five hundred twenty-seven billion eight hundred ninety-eight million three hundred ten thousand dong).

2. Approving the registration of securities depository and registration of additional securities trading of all additional shares issued at the Vietnam Securities Depository and the Ho Chi Minh City Stock Exchange (HOSE).

3. The General Meeting of Shareholders authorizes and assigns the Board of Directors to perform the following tasks:

d. Review, amend and decide on the issuance plan and the timing of issuing shares in accordance with the reality and instructions of the competent State management agency.

e. Carry out necessary procedures to register the issuance of shares with the State Securities Commission and explain (if any).

f. Decide on amending and supplementing the dossier for registration of depository and registration of additional securities transactions in accordance with the instructions of the competent State management agency.

g. Handle odd shares arising from rounding.

h. Supplement or amend the Chartered capital Increase Plan, the issuance plan at the request of the State Bank of Vietnam, the State Securities Commission or for the purpose of complying with relevant legal regulations (if any).

i. Choose the appropriate time to close the list of shareholders exercising rights and deploy the distribution of shares.

j. Carry out necessary procedures to register the depository of all shares after issuance.

k. Amend the terms related to chartered capital, shares, and stocks in the KienlongBank Charter after completing the issuance according to the actual results of the issuance.

l. Carry out the procedures for registering the adjustment of the operating license and the Certificate of Business Registration after completing the issuance.

m. Carry out the procedures for information disclosure according to the provisions of law.

n. Select the Issuance Consulting firm (if any).

o. Other related tasks.

p. The Board of Directors is authorized to re-authorize other relevant organizations and individuals to perform the above authorized tasks.

Board of Directors respectfully submit this for the General Meeting of Shareholders to consider and approve.


Sincerely!

ON BEHALF OF BOARD OF DIRECTORS

Recipients:

- As above;
- SBV, SSC;
- Archived at: Board of Directors Office.

CHAIRMAN



Trần Ngọc Minh





APPENDIX 01- PLAN FOR CHARTER CAPITAL INCREASE THROUGH THE ISSUANCE OF SHARES TO RAISE EQUITY CAPITAL FROM EXISTING SHAREHOLDERS

(Attached to the Proposal No.: 03/TTr-HDQT dated 04 month 4 year 2026 of the Board of Directors at the 2026 Annual General Meeting of Shareholders)

I. THE NECESSITY TO INCREASE CHARTERED CAPITAL:

- To improve financial capacity, operational capacity and increase competitiveness of KienlongBank.

- To improve risk management capacity, compliance and meet safety standards in KienlongBank's operations.

- To supplement capital for profitable business operations for KienlongBank, meeting customers' borrowing needs.

- To supplement capital for investment in fixed assets, information technology systems, equipment of facilities, improvement and development of KienlongBank's operating network.

II. CHARTERED CAPITAL INCREASE PLAN:

1. Overview of chartered capital increase plan:

a. Chartered capital at the time of preparing the chartered capital increase plan is VND 5,821,705,260,000, equivalent to 582,170,526 common shares with a par value of VND 10,000 per share.

- Stock name : Kien Long Commercial Joint Stock
Bank shares

- Stock code : KLB

- Stock type : Common stock

- Par value : 10,000 VND/share

- Chartered capital as of December 31, 2025 : VND 5,821,705,260,000

- Chartered capital at the time of preparing the chartered capital increase plan : VND 5,821,705,260,000

- Number of issued shares : 582,170,526 shares

In which:

- Number of treasury shares : 3,800,000 shares

- Number of outstanding shares : 578,370,526 shares

b. The total projected increase in charter capital is a maximum of VND 1,706,193,050,000, equivalent to 167,727,453 common shares with a par value of VND 10,000 per share. The sources of funds to be used for the 2026 charter capital increase are:

Sources for capital increase:	Amount as reported in the financial statements (VND)
- Capital reserve fund (*)	209,229,214,482

- Undistributed after-tax profit (**)	1,496,963,835,518
Total	1,706,193,050,000

Note:

(*) According to the audited separate financial statements for the year 2025.

(**) Undistributed profit after tax according to the audited consolidated financial statements for the year 2025, after appropriation to funds.

c. Projected charter capital after completion of the charter capital increase plan in 2026: Maximum of VND 7,527,898,310,000 (Seven trillion five hundred twenty-seven billion eight hundred ninety-eight million three hundred ten thousand dong), equivalent to 752,789,831 common shares with a par value of VND 10,000/share.

2. Details of the capital increase plan:

- a. Issuing organization: Kien Long Commercial Joint Stock Bank.
 - b. Stock code: KLB.
 - c. Type of shares issued: Common shares.
 - d. Par value of shares: VND 10,000/share.
 - e. Number of shares to be issued: Maximum 170,619,305 shares.
 - f. Total issuance value at par value: Maximum VND 1,706,193,050,000.
 - g. Expected issuance time: To be decided by the Board of Directors after approval by the General Meeting of Shareholders. Expected completion time in 2026.
 - h. Capital increase method: Issuance of shares to existing shareholders from equity capital.
 - i. Issuance ratio: 29.50%.
 - j. Eligible recipients: Existing shareholders whose names are on the list as of the record date for exercising the right to receive dividends (Treasury shares are not eligible for dividend rights).
 - k. Source of funds: Undistributed after-tax profits and the Capital Reserve Fund as of December 31, 2025, according to the audited 2025 financial statements, after deducting funds as stipulated by the State Bank of Vietnam and applicable laws.
 - l. Exercising ratio for existing shareholders: A ratio of 100:29.50 on the record date for exercising the rights; shareholders owning 100 shares will receive an additional 29.50 new shares.
 - m. Handling of fractional shares: Shares issued as dividends to existing shareholders will be rounded down to the nearest whole number; any fractional shares resulting from rounding (if any) will be canceled.
- For example: On the date of closing the shareholder list to exercise rights, shareholder A owns 1,820 shares on the date of closing the shareholder list. With the ratio of rights exercise 100:29.50, shareholder A will receive an additional $1,820 \times 29.5\% = 536.90$ new shares.
- According to the above principle, shareholder A will receive an additional 536 new shares, the fractional shares under 01 unit will be cancelled (0.90 shares).
- n. The right to receive dividends in shares is not transferable.
 - o. Shares issued to pay dividends are not subject to transfer restrictions.

3. Information on the chartered capital supplementary reserve fund, capital surplus, undistributed profit after tax and other funds are determined according to the Consolidated Financial Statements audited by an independent auditor:

- KienlongBank's audited separate financial statements for 2025:

Unit: million VND

No	Indicator	As of December 31, 2025	Fund allocation, dividend distribution from 2025 profit	After making fund allocations
1	Chartered Capital	5,821,705		5,821,705
2	Treasury sharess	(34,200)	-	(34,200)
3	Funds of credit institutions	726,382	351,002	1,077,384
3.1	Reserve for supplementary charter capital	209,230	184,738	393,968
3.2	Financial reserve fund	517,149	166,264	683,413
3.3	Other funds	3	-	3
	Rewarding fund			
4	Undistributed profit	1,868,860		1,517,858
	Total	8,382,747		8,382,747

- KienlongBank's audited consolidated financial statements for 2025:

No	Indicator	As of December 31, 2025	Fund allocation, dividend distribution from 2025 profit	After making fund allocations
1	Chartered Capital	5,821,705		5,821,705
2	Treasury sharess	(34,200)		(34,200)
3	Funds of credit institutions	751,338	352,674	1,104,012
3.1	Reserve for supplementary charter capital	217,720	185,618	403,338
3.2	Financial reserve fund	533,615	167,056	700,671
3.3	Other funds	3	-	3
4	Undistributed profit	1,877,660		1,524,986
	Total	8,416,503		8,416,503

According to KienlongBank's audited separate financial statements for 2025, the Bank's capital reserve fund is VND 209,230 million.

According to KienlongBank's audited consolidated financial statements for 2025, undistributed profits as of December 31, 2025, amounted to VND 1,877,660 million. After allocating VND 352,674 million (VND 185,618 million for the capital reserve fund and VND 167,056 million for the financial contingency fund), the remaining amount is VND 1,524,986 million.

Therefore, KienlongBank has sufficient equity capital from undistributed profits to carry out the issuance of shares to increase charter capital from equity capital as outlined in Section 2 of this Capital Increase Plan.

4. Bond-to-share conversion plan: KienlongBank has no plan to convert bonds into shares.

5. List of shareholders and ownership ratios of those holding 5% or more of voting shares and chartered capital at the current and projected post-capital-increase times: Refer to the attached Appendix 02.

6. List of shareholders and related persons with a shareholding ratio of 15% or more compared to the current and expected chartered capital after the capital increase: Refer to the attached Appendix 02.

7. List of shareholders and related persons holding 15% or more of the chartered capital at the current and projected post-capital-increase times: Refer to the attached Appendix 02.

8. Registration for depository and trading of additional issued shares:

KienlongBank will register the entire quantity of newly issued shares with the Vietnam Securities Depository Center and register the entire quantity of newly issued shares for trading with the Ho Chi Minh City Stock Exchange (HOSE).

9. Information disclosure

KienlongBank shall disclose information in accordance with the provisions of law and instructions of competent authorities (if any).

III. PLAN FOR UTILIZATION OF INCREASED CHARTERED CAPITAL:

The additional charter capital in 2026 is VND 1,706,193,050,000 (One trillion seven hundred and six billion one hundred and ninety-three million fifty thousand dong). Of this amount, the proceeds from the additional share offering to existing shareholders are expected to be used as follows:

Purpose of Capital Utilization	Estimated amount (VND)	Estimated Disbursement Period
Supplement business operating capital to generate profit for KienlongBank and meet customers' lending needs	1,656,193,050,000	2026-2027
Supplement capital for investment in fixed assets, IT systems, infrastructure, and expansion of KienlongBank's operational network	50,000,000,000	
Total	1,706,193,050,000	

The General Meeting of Shareholders authorizes the Board of Directors to proactively adjust and allocate capital for the above activities based on actual conditions and market opportunities to ensure alignment with the Bank's overall development strategy.

IV. BUSINESS PERFORMANCE BASED ON THE NEW CHARTERED CAPITAL:

Unit: Billion VND

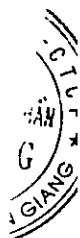
Indicator	Actual 2025	Plan 2026		
		Balance	Increase/Decrease (+/-) compared to actual 2025	
			Amount	Percentage change (%)
1. Chartered capital	5,822	7,528	1,706	29.31

Indicator	Actual 2025	Plan 2026		
		Balance	Increase/Decrease (+/-) compared to actual 2025	
			Amount	Percentage change (%)
2. Total consolidated assets	103,303	117,125	13,822	13.38
3. Total consolidated mobilized capital	91,361	102,498	11,137	12.19
4. Credit outstanding	71,588	80,178 (*)	8,590	12.00
5. Non-performing loan (NPL) ratio (%)	1.57	< 3.00		
6. Consolidated profit before tax	2,323	2,600	277	11.94
7. Percentage of shares issued to increase charter capital from equity capital (%)	60.00	29.50 (**)		
8. Corporate income tax	467	520	53	11.46
9. Profit after tax	1,856	2,080	304	12.06
10. Return on average equity (ROE) (%)	24.71	22.02		
11. Return on average assets (ROA) (%)	1.90	1.89		

(*) *Credit growth plan: To be implemented in accordance with the limit approved by the State Bank of Vietnam.*

(**) *Dividend plan: To be implemented in accordance with the rate approved by the competent State authority.*

After the capital increase, KienlongBank will continue to strictly comply with all safety limits and ratios as prescribed by the State Bank of Vietnam.





APPENDIX 02

(Attached to the Proposal No: 03 /TTr-HDQT dated April 04, 2026 of the Board of Directors at the 2026 Annual General Meeting of Shareholders)

1. List of shareholders holding 5% or more of the voting shares and chartered capital at present and projected after capital increase:

Stt	Shareholder / Related Individual / Related Organization	Citizen ID/Business registration number	Date of issue	Place of issue	Address	Legal Representative				Current situation			After Capital Increase		
						Name	ID/Passport number	Date of issue	Place of issue	Number of shares owned	Ownership ratio in voting shares (%)	Ownership ratio in chartered capital (%)	Number of shares owned	Ownership ratio in voting shares (%)	Ownership ratio in chartered capital (%)
1	None														

2. List of shareholders and related persons holding 15% or more of the chartered capital at present and projected after capital increase:

Stt	Shareholder / Related Individual / Related Organization	Citizen ID/Business registration number	Date of issue	Place of issue	Address	Legal Representative				Current situation			After Capital Increase		
						Name	ID/Passport number	Date of issue	Place of issue	Number of shares owned	Ownership ratio in voting shares (%)	Ownership ratio in chartered capital (%)	Number of shares owned	Ownership ratio in voting shares (%)	Ownership ratio in chartered capital (%)

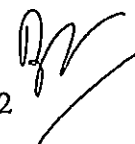
1	None													
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3. Information on the total foreign investor ownership at present and projected after capital increase:

Stt	Shareholder's Name	Curren situtation			After capital increase		
		Number of shares owned	Ownership ratio in voting shares (%)	Ownership ratio in chartered capital (%)	Number of shares owned	Ownership ratio in voting shares (%)	Ownership ratio in chartered capital (%)
1	Foreign shareholder	9,281,840	1.60	1.59	12,019,983	1.60	1.60

Ghi chú:

- Total number of current shares : 582,170,526 shares.
- Number of current voting shares : 578,370,526 shares.
- Total number of projected shares after capital increase : 752,789,831 shares.
- Number of projected voting shares after capital increase : 748,989,831 shares.



KIENLONG COMMERCIAL
JOINT STOCK BANK

No: 04 /TTr-HDQT

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Rach Gia, day 04 month 04 2026

PROPOSAL

Regarding the Listing of KienlongBank's Public Offering Bonds

To: The General Meeting Of Shareholders

- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 ("Securities Law");
- Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government detailing the implementation of a number of articles of the Securities Law ("Decree 155");
- Pursuant to the Charter of Kienlong Commercial Joint Stock Bank.

The Board of Directors of Kienlong Commercial Joint Stock Bank ("KienlongBank") respectfully submits to the General Meeting of Shareholders for approval the listing of the following bonds:

1. Legal Provisions on the Listing of Bonds on the Stock Exchange

(i) According to Point 1, Clause 3, Article 15 of the Securities Law: Conditions for public bond offerings include:

"The issuing organization must commit to and implement the listing of bonds on the securities trading system after the completion of the offering."

(ii) According to Clause 2, Article 29 of the Securities Law:

"Organizations that have conducted a public offering of securities must complete the listing registration dossier or securities trading registration within 30 days from the completion date of the offering."

(iii) According to Clause 1, Section V, Form No. 28 (Securities Listing Registration Form) in the Appendix issued together with Decree 155, the dossier for listing registration includes: *"Resolution of the General Meeting of Shareholders or the Members' Council or the company owner approving the listing."*

Based on the above regulations, bonds publicly issued by KienlongBank must be registered for listing, and the registration dossier must include the approval of the General Meeting of Shareholders.

2. Proposal to the General Meeting of Shareholders

In practice, the procedure to collect the General Meeting of Shareholders' opinion takes considerable time, whereas under Article 29 of the Securities Law, KienlongBank must complete the listing or trading registration dossier within 30 days from the offering



completion date. Therefore, if KienlongBank seeks separate shareholder approval for each public bond issuance, it may negatively impact the issuance schedule and submission of listing registration documents as required by law.

To comply with legal regulations on bond issuance and listing, and to ensure the schedule and implementation plan of KienlongBank's bond listing, the Board of Directors respectfully submits the following proposals to the General Meeting of Shareholders:

(i) Approve the listing of bonds (excluding convertible bonds and bonds with warrants) publicly issued by KienlongBank during the period from the conclusion of the 2026 Annual General Meeting of Shareholders until the conclusion of the 2027 Annual General Meeting of Shareholders, in accordance with the Securities Law and other relevant legal regulations;

(ii) Authorize the Board of Directors to organize, direct, and make necessary decisions to carry out the bond listing in accordance with the contents approved by the General Meeting of Shareholders and in compliance with applicable laws.

We respectfully submit this proposal to the General Meeting of Shareholders for review and approval./.

Sincerely!

Recipients:

- As above;
- Archived at: Board of Directors Office

ON BEHALF OF BOARD OF DIRECTORS

CHAIRMAN

TRẦN NGỌC MINH



No: 05 /TTr-HDQT

Rach Gia, April 1st, 2026

PROPOSAL

Regarding the selection of an independent auditing firm for fiscal year 2027.

To: The General Meeting of Shareholders.

- Pursuant to the Law on Enterprise No. 59/2020/QH14 dated June 7, 2020 and its amendments and supplements;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and its amendments and supplements;
- Pursuant to the Securities Law No. 54/2019/QH14 dated November 26, 2019, and its guiding, amending, and supplementing documents;
- Pursuant to Circular No. 51/2024/TT-NHNN dated November 29, 2024 of the State Bank of Vietnam regulating independent auditing for commercial banks, non-bank credit institutions, microfinance institutions, and branches of foreign banks;
- Pursuant to the Charter of Kien Long Commercial Joint Stock Bank;

To conduct a review of the semi-annual financial statements, audit the annual financial statements, evaluate the performance of the internal control system, and in accordance with the requirements/regulations of the State Bank of Vietnam (if any) for the fiscal year 2027 of Kienlong Commercial Joint Stock Bank and its subsidiaries (hereinafter collectively referred to as “KienlongBank”).

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration *the selection of an independent auditing firm* to conduct the audit of the separate financial statements, consolidated financial statements, and provide assurance services regarding the performance of the internal control system in the preparation and presentation of financial statements for the fiscal year 2027 of KienlongBank as follows:

1. Proposed Selection of Independent Auditing Firm::
 - Company Name: A&C Auditing and Consulting Co., Ltd.
 - Business Registration Number: 0300449815
 - Address: 02 Truong Son Street, Tan Son Hoa Ward, Ho Chi Minh City
2. Basis for Proposing and Selecting A&C Auditing and Consulting Co., Ltd.:
 - The company is on the list of firms approved by competent state agencies to conduct audits in 2026 for public interest entities in the securities sector



and meets the conditions stipulated in Circular No. 51/2024/TT-NHNN of the State Bank of Vietnam;

- The company is an independent auditing firm with a long history of operation in Vietnam, possessing prestige and experience in the field of auditing and financial consulting, with a team of experienced auditors and auditing methods consistent with current auditing standards;
 - The company has been auditing KienlongBank's financial statements since 2019, with the most recent audits scheduled for KienlongBank in 2025 and 2026;
 - The fees are reasonable and appropriate for the scale and auditing needs of KienlongBank.
3. In the event that the primary option mentioned in Article 1 above cannot be executed due to force majeure, Moore AISC Auditing and Informatics Services Company Limited shall be selected as the independent audit firm to perform the audit of the financial statements and provide assurance services for the internal control system's operation regarding the preparation and presentation of KienlongBank's financial statements for the 2027 fiscal year.
4. Assign the Board of Directors with directing the Board of Management to negotiate and execute the Service Contract with the independent audit firm selected by the General Meeting of Shareholders (GMS) in accordance with this Proposal, ensuring consistency with actual conditions, legal regulations, guidelines from competent authorities, and the best interests of both the Shareholders and KienlongBank.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval.

Sincerely!

Recipients:

- As above;
- Archived at: Board of Directors Office.

ON BEHALF OF BOARD OF DIRECTORS



Tran Ngoc Minh

PROPOSAL

Regarding the Authorization and the assignment the Board of Directors to decide on issues within the authority of the General Meeting of Shareholders.

To: THE GENERAL MEETING OF SHAREHOLDERS

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 7, 2020;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to the Charter of Kienlong Commercial Joint Stock Bank.

Board of Directors (BOD) of Kien Long Commercial Joint Stock Bank respectfully presents to the 2026 Annual General Meeting of Shareholders (GMS) for approval of the authorizing and assigning the BOD to decide on a number of issues within the authority of the GMS, as follows:

1. Report on the implementation of authorized tasks.

At the 2025 annual meeting, the GMS passed a Resolution on authorizing the BOD to decide on a number of issues within the authority of the GMS. In 2025, based on the scope of work authorized, the Board of Directors provided a detailed report on the implementation of the authorized tasks in Report No. 04 /BC.HDQT dated 04/4/2026.

2. Proposing the scope of authorization and assignment of tasks:

2.1. In order for the Bank's governance, management and control to be carried out continuously, promptly and effectively, the BOD respectfully submits to the 2026 Annual General Meeting of Shareholders to authorize and assign the BOD to decide on a number of issues within the authority of the General Meeting of Shareholders, as follows:

a. Authorize and assign the BOD to decide on the organizational structure and management apparatus of Kien Long Commercial Joint Stock Bank and complete relevant internal regulations and rules to ensure the Bank operates stably, safely and in compliance with the provisions of law.

b. Authorize and assign the BOD to review, decide and implement adjustments to the 2026 business plan targets to suit the actual operating situation according to the credit growth limit approved by the State Bank.

c. Authorize and assign the BOD to decide on submitting to the State Bank of Vietnam for renewal and supplement of business contents to the Establishment and Operation License of KienlongBank, ensuring compliance with the current Law on Credit Institutions and detailed implementation guidelines; update and record contents in the Charter, Establishment and Operation License, Business Registration Certificate... after being approved by competent state management agencies and complying with current legal regulations.



d. Assign the BOD to continuing to proactively seek and work with partners who are foreign economic organizations with the capacity and conditions to become foreign strategic investors of KienlongBank in order to further improve the capacity of management - finance - banking operations; promote the expansion of the scope and scale of KienlongBank's business activities in domestic and foreign markets.

2.2. Time of authorization and assignment: From the date of approval by the 2026 Annual General Meeting of Shareholders to the date of holding the 2027 Annual General Meeting of Shareholders.

We respectfully submit this proposal to the General Meeting of Shareholders for review and approval./.

Sincerely./.

Recipients:

- As above;
- Archived at: Board of Directors Office.

ON BEHALF OF BOARD OF DIRECTORS
CHAIRMAN



[Signature]
Trần Ngọc Minh

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No: 07/TTr-HDQT

Rach Gia, April 23, 2026

PROPOSAL

On the Approval in principle of the relocation of Kien Long Commercial Joint Stock Bank's Head Office per the Shareholders' Proposal dated April 15, 2026

To: THE GENERAL MEETING OF SHAREHOLDERS

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and its amending and supplementing documents;
- Pursuant to the Charter of Kien Long Commercial Joint Stock Bank;
- Pursuant to the Recommendation Letter from a group of shareholders holding 5.34% of KienlongBank's charter capital;
- Pursuant to the actual situation.

The Board of Directors of Kien Long Commercial Joint Stock Bank respectfully submits to the Annual General Meeting of Shareholders 2026 for approval of the plan to relocate KienlongBank's Head Office as follows:

1. Rationale

On April 17, 2026, KienlongBank received a Recommendation Letter from a group of shareholders holding 5.34% of the total ordinary shares. The group proposed that the Board of Directors (BOD) include an additional item for the General Meeting of Shareholders' (GMS) "Approval in principle of the relocation of KienlongBank's Head Office to Dong Nai Province."

The BOD of KienlongBank has promptly reviewed and evaluated the guidelines and policies of the Party and State, as well as the socio-economic situation in Dong Nai Province. The BOD recognizes that relocating the Head Office to Dong Nai offers numerous advantages and aligns with KienlongBank's development orientation for the following reasons:

1.1. Dong Nai's Development Orientation

- On April 6, 2026, the Government issued Resolution No. 95/NQ-CP approving the proposal to establish 10 wards within Dong Nai Province and to establish Dong Nai as a centrally governed city as requested by the Ministry of Home Affairs.

- On April 12, 2026, the National Assembly voted to approve the amendment and supplementation of the Program for the First Session of the XVI National Assembly, including the approval of the Resolution to establish Dong Nai City. The National Assembly Standing Committee agreed to submit the Resolution to the National Assembly for approval, with an expected effective date of April 30, 2026 - immediately following KienlongBank's 2026 Annual GMS.

- On April 16, 2026, the Ministry of Construction officially recognized Dong Nai as a Class I urban area, fully meeting the criteria to become a centrally-governed city.
- Key Investment Hub: Dong Nai Province is currently promoting policies to attract major financial institutions and large domestic and foreign economic corporations. The demand for capital, financial services, corporate and personal credit in this region is experiencing breakthrough growth.
- Opportunities for Expansion and Development:
 - + Dong Nai is oriented to be a key growth pole of the Southern Key Economic Region (Southeastern region), serving as a strategic link to major economic centers and international trade corridors, aiming to develop the province into a modern urban area and a vital growth engine for the Southeastern region and the entire country.
 - + In 2025, Dong Nai's socio-economy maintained strong momentum with a GRDP growth of 9.63%. The economy's scale reached VND 677,932 billion, ranking fourth nationwide. The province has 89 planned industrial parks, 43 of which are operational with nearly 2,000 FDI projects; hundreds of large-scale urban infrastructure development projects; and continued synchronized investment in industry, trade, services, logistics, urban development, and transport infrastructure. With its strategic location connecting Ho Chi Minh City and other provinces in the Southern Key Economic Region, combined with the development impetus from Long Thanh International Airport, seaport systems, expressways, industrial zones, and service hubs, Dong Nai is converging favorable conditions to become a premier destination for major corporations, investors, and financial institutions.
 - + Market Credit Scale: Total outstanding credit in Dong Nai currently exceeds VND 600,000 billion and is forecast to grow strongly in the coming years due to massive waves of infrastructure, industrial, and urban investment.

1.2. Opportunities to enhance brand value and position

- On April 6, 2026, the People's Committee of Dong Nai Province issued Official Dispatch No. 5403/UBND-KTNS inviting KienlongBank to locate its Head Office in Dong Nai, demonstrating the support and commitment of the local government. Relocating to a new centrally-run city will elevate KienlongBank's brand position and prestige among customers, partners, and the investment community.
- KienlongBank is a bank with over 30 years of operational history and a dynamic development orientation, having strongly pioneered the effective application of digital technology in banking and financial activities in recent years. With the 2026–2030 vision to become a "true digital bank," KienlongBank will accelerate cooperation and the deployment of digital banking technologies at both central and local levels. Given its smart urban planning, scientific focus, and innovation, Dong Nai will serve as a strategic territory for KienlongBank. This is not merely a change of address, but a clear

declaration of the Bank's vision and development aspirations for the 2026–2030 strategic period.

- **Pioneering Opportunity:** Currently, no commercial joint-stock bank has established its headquarters in Dong Nai. This presents an opportunity for KienlongBank to achieve a new positioning, creating a significant competitive advantage that enables direct access to potential customer segments in industrial zones, major infrastructure projects, smart urban areas, etc. Consequently, this will expand market share and increase asset scale and profitability for KienlongBank. Higher profits will directly enhance the share value for our valued Shareholders.

- **Local Budget Contribution:** Upon relocating its headquarters to Dong Nai, KienlongBank will contribute to the local budget - estimated at VND 600 - 1,000 billion annually during the initial phase, placing KienlongBank among the top budget-contributing enterprises in Dong Nai Province. This reinforces our position as a strategic partner with the local government and establishes a foundation for numerous incentives and long-term policy cooperation.

- KienlongBank is proud to have been founded and matured in the land of Kien Giang (now An Giang) - a place that has nurtured and remained deeply connected with the Bank for over 30 years. KienlongBank commits to continuing the maintenance and development of its network, services, and community responsibilities in An Giang specifically, as well as in other localities across the country.

2. Proposal

Based on the aforementioned grounds, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval the plan to relocate the Head Office as follows:

- a. Relocate KienlongBank's current Head Office from No. 40-42-44 Pham Hong Thai, Rach Gia Ward, An Giang Province to Dong Nai Province - consistent with the Bank's development orientation.

- b. The General Meeting of Shareholders hereby assigns and authorizes KienlongBank's Board of Directors to proactively decide on the following related matters:

- Select and decide on the specific address of KienlongBank's Head Office in Dong Nai Province, ensuring safe and efficient operating conditions in compliance with current laws.

- Perform necessary tasks and procedures in accordance with legal regulations to submit to the competent state authorities for the approval of the relocation of KienlongBank's Head office.

- Perform necessary procedures to seek approval for amending the Establishment and Operation License and other legal documents consistent with the relocation content.



- Other contents/matters/tasks related to the relocation of KienlongBank's Head Office.

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval.

Sincerely!

ON BEHALF OF THE BOARD OF DIRECTORS *th*
CHAIRMAN

Recipients:

- As above;
- Archived at: BOD Office.



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Trần Ngọc Minh